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THIRTEENTH
ANNUAL REPORT

of the

Unemployment
Compensation Commission
of Montana



1949

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Unemployment Compensation Commission of Helena, Montana

January 31, 1950

Hon. John W. Bonner
Governor of Montana
Helena, Montana

Dear Governor Bonner:

In conformity with requirements of the Unemployment Compensation Law we respectfully submit this, the Thirteenth, Annual Report of the Unemployment Compensation Commission of Montana, comprising a digest of financial and service transactions concerned with the administration and operation of the law during 1949.

Yours respectfully,

CARROLL M. STEWART
Chairman

L. G. DE NAYER
Commissioner

J. J. SMITH
Commissioner

NOTE: Resignation of Carroll M. Stewart as Chairman of the Commission became effective March 1, 1950. On that date M. Joe Miller was appointed to the position of Chairman and Executive Director.

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PART I

The Unemployment Compensation Commission

EMBRACES EMPLOYMENT AND UNEMPLOYMENT

Highest employment levels in the history of Montana, in number of wage earners on the job and in total of wages distributed, were characteristic of the state's economy during the fiscal year ending June 30, 1949. Indications subsequent to that date are that similarly high levels may be expected during the new fiscal year.

Larger Working Force in State

Side by side with this high level of employment was a similarly increased number of jobseekers. Not only were there more employed workers, there were also at the same time more unemployed workers. This contemporaneous growth of employed numbers and unemployed applicants reflects unmistakably the substantial increase in total working force which has occurred in the labor markets of the state.

Increases in employment are noted in each of the major industrial classifications operating in the state, with exception of railroads where a very minor decline occurred. Probably the most significant rise was in the field of construction, with its twenty-five percent increase over the average of the previous year. Construction employment increases arose from building of new residences, business structures, refineries, plant facilities, from highway and bridge construction and reconstruction, from the erection of hospitals and schools, and most particularly from the launching of construction operations on two important dams.

Montana's In-Migration a Factor

Substantial numbers of workers have migrated into Montana during the year, in anticipation of employment opportunities on such projects. In addition there has been the normal entrance of new workers into the labor market as the younger generation graduates into maturity. The in-migration to Montana has been, in part, a by-product of employment declines in most other states and particularly in the New England, North Central, and West Coast regions. Montana's situation gave promise of jobs, and migration turned in this direction.

In the presence of a condition of such high employment levels there is always a potential of similarly high unemployment. In the light of Montana's traditional experience of seasonal declines in employment during the winter months it is not unreasonable to expect substantial increases in the volume of unemployment during that season. As this is written there is developing an emphatic confirmation of that assumption.

New entrants into Montana labor markets, whether they be from the ranks of inexperienced and previously unemployed applicants, or from experienced, in-migrant workers, constitute a direct concern of this Commission. Most of them avail themselves of the assistance in employment matters provided through our offices of the state employment service, and those who believe themselves qualified to receive unemployment insurance payments, either from Montana funds or from those of a state of previous residence, are privileged to pursue those claims through the same offices. Consequently the present conditions portend new levels of job applicants and of unemployment claims in the workload of the Commission.

Funds Originate in Payroll Tax

Funds for administrative purposes in this federal-state set-up are provided through federal sources, appropriations are made by the Congress of the United States and allocated among the several states by the Bureau of Employment Security of the United States Department of Labor. The funds are first derived from payroll taxes paid by employers of eight or more employees at the rate of three-tenths of one percent. This contrasts with the Montana law which requires contributions from employers whose total payroll exceeds \$500 in the year, or who give employment to one or more persons during some part of twenty different weeks.

The following statement of administrative expenditures for the past fiscal year indicates the purposes to which administrative funds were applied.

ADMINISTRATIVE EXPENDITURES

Fiscal 1949

Personal Services	\$576,916.75
Supplies	26,716.43
Communication	13,439.79
Travel	33,861.40
Rent of Premises	24,842.17
Equipment	10,165.86
Public Retirement System	20,517.86
Industrial Accident Insurance	1,159.57
Equipment Rentals	16,307.33
U.C.C. Share Merit System Expense	7,920.63
Other Current Expenses	10,217.40
Total	742,065.19

* Includes necessary miscellaneous expense, such as: repairs to equipment and to premises, heat, light, water, transportation of things, express, garbage collection, post office box rents, special mail service, itinerant service rentals, safe deposit box rentals, surety bonds, witness fees, costs of appeal tribunal hearings, and other.

Administrative funds apportioned to Montana, as well as all grants and appropriations from the Bureau of Employment Security, are handled through the office of the State Treasurer in full

compliance with the rules and regulations of the State Board of Examiners. In addition these funds are subject to the audit and approval of representatives of the federal government. Purchases and expenditures are checked and cleared with the respective authorities of both federal and state governments.

U. C. Law Liberalized in 1949

Amendments were made to the unemployment compensation law, Title 87, Revised Codes of Montana, 1947, at the 1949 session of the Montana legislature to provide an increase in weekly benefit amount at the maximum range and an increase in duration of benefits at all levels. This elevated the maximum weekly benefit amount from the previous \$18 to \$20; and the maximum number of weeks to be compensated in a benefit year from 16 up to 18. These changes were intended to adjust the benefit scale to conform to increased living costs, but they still leave Montana substantially below the national average in the amount and in the duration of benefits available to qualified claimants.

These increases amount to eleven percent of benefit amount and twelve and one-half percent of benefit duration. Their effect upon the fund, however, will be substantially less than those percentages, for two reasons.

In the first place the increase in benefits affects only those claimants whose wage credits qualify them for the maximum amount. The claimant who previously qualified for \$17 in weekly benefit amount, or less, is not eligible for the two dollar increase. Nearly all those who qualified for \$18 are now eligible to the \$20 weekly rate, since most of them in that bracket had more than enough earnings to support the \$18 benefit amount under the formula set up in the law, but those rating less than \$18 receive no increase. That formula is still the governing factor in arriving at the size of the weekly benefit check for which a claimant qualifies.

Secondly, the two weeks of additional duration of benefits provided is effective only for those claimants whose continued unemployment renders them eligible for the maximum duration. Under the 16 week provision about one-third of the claimants exhausted their benefits. Only that one-third could possibly draw for an additional period of time. The claimant who returned to work after 15 checks or less derives no financial benefit from the extension to an 18 week maximum of benefit duration.

Functions Fall Into Two Divisions

Functions of the Commission, under the laws of the state and in coordination with the Federal Bureau of Employment Security, fall into two divisions—the Montana State Employment Service and the Unemployment Compensation Division.

The employment service operations revolve about the function of placement—the finding of jobs for applicants and the finding of applicants for jobs. Involved in placement are well-defined and required processes of securing job orders from employers, occupational classification of applicants on the basis of experience and qualifications, selection, referral, counseling, testing, special services to veterans, collecting and disseminating labor market information, taking U. C. claims, maintenance of healthful public relations, industrial services, and verification of results attained. Farm placement and teacher placement operations are included.

The unemployment compensation division deals: (1) with the determination of claimant rights, taking and processing of claims, issuance of benefit checks as warranted, maintenance of authentic records concerning claims transactions and (2) with the levying of contribution rates, collecting and accounting for contributions, and securing wage records of individual employees.

Joint and special functions administered directly include the collection and compilation of statistics, research and analysis, legal counsel, in-staff training, fiscal and personnel, informational services, and maintenance of appeal tribunal procedures.

PART II

Employment Service Review

Transactions in the employment service division are graphically presented in the accompanying tables, numbered 101 to 106, inclusive. These breakdowns give the picture of seasonal and annual fluctuations, by individual local employment office, along with corresponding totals from the preceding year.

Employment Transactions, Table 101

This composite of the principal reportable transactions at the employment service offices reveals generally higher figures for the 1949 fiscal year than for the previous period. In general it reflects a very satisfactory and encouraging progress. Total visits to the employment service offices, which include repeat visits of the same individual, reached a new high total of nearly two-thirds of a million, substantially more than the total population of the state. Counseling interviews, an important element in proper and satisfactory placement of applicants, show a decline that is attributable to organizational structure, a weakness which has already been corrected.

Job referrals and job placements, the basic operations of employment service, both advanced in notable fashion and represent an expanding service both to the employer in need of help and to the applicant looking for a job. Employer visits fell off numerically, another manifestation of restricted budgets which has already been relieved through re-scheduling and streamlining of operations to concentrate upon the necessities. Adoption of improved management techniques will direct these field visits into channels of greatest productivity and service.

New Applications for Work, Table 102

This breakdown by offices and months brings into bold relief the seasonal pattern of Montana's employment, and of her unemployment. The period of least applications runs from May through November, with a minor upsurge in June as school vacations release substantial numbers of workers. The December to April period is the time of relatively heavy registrations for work, built up by lay-offs in many of Montana's employing industries. These lay-offs are either strictly seasonal in character, such as those in sugar beet refining, Christmas tree harvest, farming, and the like; or are governed by weather and economic conditions, such as the various phases of construction, and the lumber and logging industry.

Active File, Table 103

The total count of active files in the offices of the employment service presents a picture quite similar to that of new applications. The two are closely inter-related and are affected by the same in-

Table 101—EMPLOYMENT TRANSACTIONS

By Offices — Fiscal 1949

Offices	Office Visits		New Applications		Counseling Interviews		Job Referrals		Job Placements		Employer Visits		Job Openings Received	
	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran	Total	Veteran
	Ag.	Gr.	Ag.	Gr.	Ag.	Gr.	Ag.	Gr.	Ag.	Gr.	Ag.	Gr.	Ag.	Gr.
Anaconda	6,482	201	35	28	54	28	471	39	93	588	57	794	57	794
Baker	4,805	57	28	13	28	13	474	285	106	118	18	3798	18	3798
Billings	3,156	509	118	118	28	118	5,414	695	1,292	633	199	2,176	199	2,176
Bozeman	21,516	2,077	251	149	280	149	4,500	1,421	665	759	13	1,435	13	1,435
Butte	43,845	1,433	353	46	46	46	3,526	653	336	643	216	2,490	216	2,490
Chinook	4,825	359	171	19	19	19	745	429	94	262	112	2,459	112	2,459
Columbia Falls	44,525	1,359	371	52	52	52	2,727	111	1,062	693	200	2,459	200	2,459
Conrad	5,075	1,159	90	14	16	14	764	453	154	207	4	175	4	175
Cut Bank	12,015	37	131	8	16	8	314	31	61	115	15	644	15	644
Deer Lodge	9,265	240	67	39	54	39	727	294	188	426	350	440	350	440
Dillon	1,395	327	96	27	96	27	1,068	544	292	451	130	448	130	448
Forsyth	5,048	302	156	34	34	34	700	271	196	223	231	213	231	213
Fort Benton	17,166	386	137	54	93	54	1,063	785	181	138	90	892	90	892
Glasgow	2,196	350	126	13	22	13	857	340	218	393	209	248	209	248
Glendive	56,180	238	81	22	22	22	518	267	124	855	183	3,312	183	3,312
Great Falls	56,890	2,335	814	89	110	89	6,725	1,078	1,542	368	242	461	242	461
Hamilton	22,775	855	160	6	110	6	2,466	1,769	136	320	175	171	175	171
Hardin	12,169	248	110	14	17	14	1,764	499	391	476	95	769	95	769
Helena	41,558	383	400	186	280	186	1,815	813	1,588	797	382	3,031	382	3,031
Kalispell	64,222	2,556	762	51	114	51	1,338	249	449	369	87	1,317	87	1,317
Lewistown	7,374	314	152	4	38	4	919	249	176	295	56	660	56	660
Libby	26,084	715	124	6	38	6	378	248	125	145	349	349	349	349
Livingston	26,683	715	124	78	145	78	1,580	488	321	529	206	737	206	737
Malta	3,486	436	158	10	25	10	372	211	118	228	58	213	58	213
Miles City	24,407	407	158	35	77	35	1,747	534	610	492	20	1,605	20	1,605
Missoula	43,519	1,742	530	134	416	134	3,453	1,245	1,281	830	118	2,526	118	2,526
Plentywood	3,666	1,742	530	416	416	416	3,453	1,245	60	280	35	397	35	397
Polson	18,954	549	157	12	16	12	873	469	128	253	20	219	20	219
Red Lodge	9,948	332	150	35	35	35	192	64	100	137	74	74	74	74
Roundup	3,551	53	151	15	35	15	131	34	34	137	198	72	198	72
Scobey	3,158	21	97	3	38	3	448	393	98	164	82	1,014	82	1,014
Shelby	14,128	246	104	65	95	65	1,379	624	544	574	434	1,033	434	1,033
Sidney	15,462	481	413	35	62	35	1,802	936	395	533	57	553	57	553
Thompson Falls	11,511	98	41	49	62	49	566	24	152	611	287	75	287	75
Townsend	1,534	43	21	2	2	2	828	842	76	171	114	242	114	242
Wolf Point	6,477	269	153	29	17	29	738	421	146	354	114	242	114	242
Fiscal 49	635,190	22,627	7,546	2,985	6,139	2,985	61,465	17,883	13,717	15,074	5,135	33,385	5,135	33,385
Fiscal 48	575,226	22,770	8,493	6,139	3,592	3,592	51,559	7,921	13,819	22,104	3,110	34,537	3,110	34,537

fluences—the seasonality of certain Montana industrial activities. The active file, it should be explained, consists of the registration cards of applicants who are maintaining an active search for work, through regular contacts with the local office at which they are registered, and through their own independent search for job openings.

Job Placements, Tables 104 and 105

The study of job placements by office and month confirms again the seasonal nature of Montana's job opportunities and of many of its industries. The months of low placements are the months during which most seasonal shutdowns are in effect—November to March. On the other extreme the heavy placement totals are noted in the months when employment opportunities are expanding—April to October.

Breakdown of the service's placements by major industries and by offices shows the division between farm-job placements and placements in the other industries. The largest single block of placements is found in the farm section, with construction, trade, and manufacturing next in order. Service industries, household assignments, and then mining take substantial numbers. Total of placements for 1949 showed a healthy increase from the fiscal year 1948, in both the agricultural and the non-farm groups.

Job Openings Received, Table 106

Another graphic indication of the seasonal nature of Montana's job opportunities is provided by this breakdown by months and by offices. The months of December through March have the least available openings, with a fairly uniform distribution of such openings through the other months of the year. These statistics apply only to job openings in the industries other than agriculture but experience in the field leads to the unalterable conclusion that agricultural openings are even more pronounced in their seasonal distribution, and that the seasons correspond quite closely to those prevailing in industry.

Industrial Employment in Montana, Tables A and B

Estimates of industrial employment (except agriculture) in Montana are compiled each month, in total and for each of the principal industries operating in the state. These figures include not only those phases of industry whose workers are covered under the unemployment compensation law, but also the employment in interstate railroads and in federal, state and local government, along with those employed in charitable and other exempted activities. Table A and Table B in this report give these estimates for the fiscal year 1949 and for the preceding year, as compiled by the U. S. Bureau of Labor Statistics in collaboration with the Commission.

An outstanding feature of these tabulations is the pronounced downward break, in total numbers employed, from the December figure to that of the January following. This break corresponds to

Table 102—NEW APPLICATIONS FOR WORK

By Office and Month — Fiscal 1949

Offices	July	Aug	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	Total
Anaconda	7	7	9	13	11	22	32	20	24	21	5	30	201
Baker	9	5	7	5	16	11	31	44	21	4	0	3	156
Billings	103	90	104	68	99	296	324	330	231	113	104	215	2,077
Bozeman	20	155	8	14	33	65	59	109	50	49	126	98	843
Butte	105	121	87	98	100	177	231	205	71	45	62	97	1,353
Chinook	11	21	6	3	19	90	81	35	19	32	12	18	154
Columbia Falls	41	19	37	35	42	135	343	139	93	129	62	54	1,129
Conrad	2	0	0	2	4	35	47	23	17	17	7	3	159
Cut Bank	11	9	14	16	26	20	12	193	13	12	15	13	357
Deer Lodge	11	8	6	14	19	31	46	33	22	19	17	17	240
Dillon	5	3	8	14	25	31	42	19	12	12	17	24	302
Forsyth	24	21	13	21	18	18	16	33	35	18	14	9	302
Fort Benton	3	1	4	1	4	18	13	13	12	4	5	5	86
Glasgow	11	10	23	14	25	48	47	52	25	34	48	22	350
Glendive	3	4	12	6	24	17	39	52	38	5	5	3	208
Great Falls	94	135	88	133	153	331	509	367	174	104	114	137	2,355
Hamilton	191	70	72	48	80	98	89	78	28	20	39	42	835
Hardin	5	5	5	13	8	48	68	75	13	7	1	5	239
Havre	1	8	0	4	13	30	42	75	38	9	3	17	383
Helena	17	14	21	24	38	129	254	165	346	59	43	61	2,553
Kalispell	68	82	39	95	106	509	498	381	346	178	101	153	2,596
Lewistown	5	21	2	3	22	48	76	65	30	20	24	11	314
Libby	24	21	8	3	15	71	88	45	64	52	27	12	715
Livingston	44	35	49	25	55	103	104	143	43	38	28	48	715
Malla	0	4	0	32	96	57	51	37	21	36	46	35	436
Miles City	41	21	12	12	11	189	83	48	23	21	24	35	390
Missoula	89	64	111	93	120	59	280	206	169	161	116	142	1,742
Plentywood	4	0	2	3	8	24	38	26	9	0	3	2	549
Folsom	47	11	8	33	26	82	134	87	78	11	23	24	549
Red Lodge	13	12	15	17	19	88	71	26	16	15	16	24	332
Roundup	14	7	7	17	13	16	39	32	43	254	81	40	553
Scobey	1	6	2	0	1	1	0	6	2	1	0	0	21
Shelby	1	8	8	7	15	37	40	39	32	9	21	21	246
Sidney	74	16	12	7	30	46	80	53	22	27	21	26	411
Thompson Falls	72	34	24	36	97	111	411	132	67	49	44	28	957
Townsend	0	0	0	1	10	---	---	---	---	17	17	13	43
Wolf Point	19	17	0	8	30	34	51	37	13	23	21	16	249
Fiscal 49	1,189	939	828	934	1,423	3,027	4,419	3,414	1,982	1,628	1,261	1,583	22,627
Fiscal 48	1,131	994	1,018	1,258	1,982	2,701	3,610	2,730	2,389	1,961	1,596	1,340	22,710

the seasonal experience with respect to employment conditions in the state and affords an index to the extent of that annual drop in employed manpower. It is followed by a further drop into February, which month reflects the lowest total in employment of any month in the year.

Recovery from the February minimum in total employment is manifest each month thereafter, reaching a maximum level about midsummer and sustaining approximately that same level into December, where the pronounced drop again occurs. The amount of fluctuation thus reflected in round figures is from 14,000 to 19,000 each year, which is ten to twelve percent of the total employed force.

At the same time the tabulations reveal a steady annual gain in employment levels for the state for the two years shown, and the same trend has persisted through all the post-war years to date. The average of this employment for calendar years has gained by as much as 7,000 in a single year and for the calendar year 1949 was up approximately 3,000. The difference reflected in fiscal years shown in the tables was a strong 6,000. It is significant that this uptrend continued in the face of employment decreases during 1949 in the national total and in the figures for most other states.

Comparison of the figures by major industries reveals that the most substantial gains in average employment for the two latest fiscal years were in construction, with a net 2,000 upward movement, better than 25 percent in this category. Other significant advances are reflected in total trade, 1,700; in metal mining, 600; in the various repair and accommodation services, 900; and in the various forms of governmental services, 1,700. Manufacturing employment, in both durable and non-durable goods, showed a very slight decline, with an even more slender decrease reflected in transportation and utilities. Lumber was the principal factor in producing the manufacturing decrease, and this in turn was attributable to the combination of weakened markets and weather unfavorable to the basic logging operations. Some measure of recovery is reported in the lumber demand as the year ends; coupled with normally favorable weather this could mean an increase for the coming year.

Farm Placement

Farm placement responsibility returned to the Montana State Employment Service on January 1, 1948, after a period of six years that it rested with the Extension Service, under Congressional action. The fiscal year of 1949 therefore found the farm placement program in full operating strength, as an important integrated section of the employment service division.

The farm placement activities are conducted on the same general policies and under the same exacting standards as the furnishing of placement service to industry, commerce and trade. Where staffing of operating offices permits, special assignment

Table 103—JOESEEKERS IN ACTIVE FILE

By Office and Month — Fiscal 1949

Offices	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June
Anaconda	43	41	31	33	37	62	110	120	108	74	56	86
Baker	4	7	9	93	21	61	105	161	170	25	19	7
Billings	96	67	87	72	148	503	773	917	826	338	187	251
Bozeman	177	12	12	17	52	140	213	311	211	336	75	43
Butte	544	381	340	314	321	511	761	876	704	584	607	932
Chinook	9	11	5	6	35	152	193	222	174	81	401	32
Columbia Falls	275	119	126	125	164	397	693	783	712	602	401	150
Conrad	3	6	3	3	6	39	61	71	58	12	89	5
Cut Bank	48	22	10	40	66	160	258	275	242	142	89	73
Deer Lodge	12	12	10	18	24	49	157	133	58	38	43	39
Dillon	13	13	16	28	64	101	157	133	113	58	42	37
Forsyth	14	12	12	13	30	59	45	83	40	40	34	15
Fort Benton	4	2	5	1	4	25	41	63	42	49	34	10
Glasgow	8	9	19	23	58	121	210	263	212	48	34	37
Glenlivet	4	4	4	3	21	63	116	113	137	49	12	15
Great Falls	222	230	219	185	288	612	1,141	1,217	1,077	631	537	541
Hamilton	290	157	141	135	192	443	593	653	726	666	477	120
Hardin	2	2	3	3	3	52	142	206	178	77	13	4
Havre	8	2	6	10	27	77	157	238	156	25	26	24
Helena	38	38	41	67	116	277	505	626	651	255	186	161
Kalispell	133	90	110	193	269	962	1,563	1,609	1,879	1,307	537	462
Lewistown	18	19	10	11	36	95	186	237	189	68	93	46
Libby	28	23	24	22	31	177	385	339	354	182	110	40
Livingston	35	44	29	44	74	168	206	159	274	189	133	110
Malta	7	10	7	5	67	104	149	171	152	93	66	39
Miles City	21	17	9	14	24	114	238	242	196	156	47	41
Missoula	235	198	198	204	292	565	830	886	949	929	470	412
Pientywood	5	2	4	6	21	58	102	137	119	16	13	17
Polson	18	23	34	37	66	272	470	513	559	372	197	131
Red Lodge	48	17	27	30	46	132	203	243	251	162	197	246
Roundup	88	98	35	26	14	24	53	76	111	286	203	243
Scobey	1	1	3	4	12	22	28	20	20	4	3	5
Shelby	3	2	1	1	10	44	108	107	89	32	26	28
Sidney	36	27	28	14	62	118	269	178	234	66	55	38
Thompson Falls	23	14	11	9	93	148	478	462	326	269	128	62
Townsend	20	16	12	7	12	---	---	---	---	---	---	2
Wolf Point	2	4	3	9	29	66	113	143	115	36	25	28
Fiscal 49	2,371	1,744	1,638	1,758	2,842	6,825	11,768	13,097	12,484	8,268	4,912	4,623
Fiscal 48	2,767	2,358	2,261	2,244	3,818	6,204	9,088	10,665	10,323	7,043	4,596	3,393

of farm placement responsibility is made to operating personnel of the office, through the office manager. Registration of farm applicants, selection and referral in response to job orders, and visitation of employers to secure job orders follow a program planned as an integral part of the office's operations.

A very important feature of the farm placement work has to do with the same general labor market dealt with for industry. In Montana's system of economy the worker on the farm is usually skilled and experienced in work in other types of industry. His work habits frequently alternate between farm employment and industrial employment on a seasonal basis. The same worker may be available for, and used in, the industries of farming, mining, logging, forestry, trade, construction, and others in the course of a single year. This interchangeability within the labor market serves to weld even tighter the placement activities in industry with those in agriculture.

Agricultural placements in fiscal 1949 numbered 17,883, which was approximately 40% of all the placements made by the service during that period. Broken down by the type of farm for which the placement was selected, the following distribution is shown:

Agricultural Placements, Fiscal 1949

Type of Farm	No. of Jobs Filled
Grain	4,290
General	4,793
Sugar Beet	2,242
Hay	2,046
Vegetable	1,515
Livestock and Poultry	1,382
Fruit	684
Dairy	163
Unclassified	668
Total	17,883

Montana resident workers filled a great number of these jobs. Many of the beet workers, and a few of the vegetable and unclassified workers, were drawn from the ranks of Latin American or Mexican National workers imported for the season. Voluntary transients flowing into the state during the harvest season provided a much needed pool of labor for grain and hay farms. Mechanization of the farming industry, and particularly of the sugar beet culture and harvest, is tending to reduce the annual need for imported workers.

More than a third of all the employer visits made by employment service officials during the year were to farm employers, the figure being 5,135 out of a total of 15,074. These visits are aimed at channeling the farmer orders for workers through the appropriate office of the employment service for prompt referral or routing of applicants.

TABLE 104—JOB PLACEMENTS

By Office and Month — Fiscal 1949

Offices	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	Total
Anaconda	33	25	37	39	51	12	13	5	46	40	36	18	355
Baker	28	123	26	26	9	2	2	6	9	42	53	36	362
Billings	384	407	488	358	258	141	114	131	161	421	523	435	3,821
Bozeman	384	349	422	564	242	116	93	139	129	290	324	370	3,422
Butte	87	165	523	169	99	74	76	96	99	74	134	79	1,675
Chinook	39	57	106	143	11	11	5	7	25	42	47	79	572
Columbia Falls	397	440	410	308	153	92	29	36	76	132	135	151	2,359
Conrad	59	80	138	29	23	12	6	5	19	102	80	44	597
Cut Bank	17	26	8	8	14	4	—	1	5	19	30	12	144
Deer Lodge	41	78	51	161	37	20	12	14	26	47	53	25	565
Dillon	207	178	81	101	38	31	17	22	41	35	62	121	934
Forsyth	36	54	49	147	29	24	20	13	25	62	40	77	576
Fort Benton	59	446	96	32	10	8	7	7	29	93	46	89	922
Glasgow	99	128	118	108	38	15	10	12	35	100	97	97	857
Glendive	47	86	59	67	34	14	12	21	20	62	55	41	518
Great Falls	426	600	406	309	292	236	126	103	179	430	323	299	3,729
Hamilton	357	347	207	311	35	15	9	18	15	103	178	491	2,086
Hardin	21	30	8	20	—	—	1	3	12	37	86	147	365
Havre	114	273	77	90	61	15	18	20	32	130	130	95	1,055
Helena	445	328	459	277	198	106	123	149	202	325	389	384	3,385
Kalispell	281	195	178	155	91	12	16	29	41	65	102	122	1,287
Lewistown	104	102	47	34	25	20	18	10	26	73	90	51	600
Libby	15	13	17	14	13	13	14	10	7	59	34	37	248
Livingston	229	163	121	93	68	43	27	40	59	98	135	98	1,174
Malta	51	61	24	22	20	3	2	7	7	39	52	84	372
Miles City	227	196	187	205	107	87	37	38	65	154	227	217	1,747
Missoula	406	358	353	341	195	122	64	123	145	310	601	435	3,453
Plentywood	9	111	37	5	2	1	2	4	5	61	17	12	266
Polson	258	250	38	31	24	8	4	19	32	34	33	19	750
Red Lodge	32	28	22	9	7	7	5	6	5	12	37	22	192
Roundup	—	5	3	7	6	1	1	10	4	5	18	30	90
Scobey	42	115	42	15	21	6	2	2	6	84	35	23	393
Shelby	186	238	202	90	70	32	21	24	46	202	115	153	1,379
Sidney	164	250	186	238	82	46	32	51	77	247	215	214	1,802
Thompson Falls	53	30	27	29	35	—	15	19	57	69	96	76	506
Townsend	94	91	293	371	12	—	—	—	28	28	—	19	908
Wolf Point	57	286	40	19	15	7	5	4	15	60	30	49	587
Fiscal 49	5,488	6,712	5,586	4,945	2,427	1,356	958	1,204	1,782	4,186	4,658	4,780	44,082
Fiscal 48	3,438	3,553	3,076	3,201	2,376	1,328	1,226	1,192	1,648	3,595	3,912	3,946	32,491

Teacher Placement Service

Establishment of the teacher placement section of the employment service division was begun in the latter part of the year 1948, in response to the need for organized service to this field of employment on the same no-fee basis that prevails in the treatment of other employment fields. A teacher placement service which had been conducted by the Montana Educational Association was voluntarily relinquished in favor of the establishment of the section by the Commission.

Statistical records of accomplishments during the early months of the operation of the teacher placement section were not incorporated into the statistical tables of the general employment service transactions. During the late months of fiscal 1949 the results began to accumulate in the form of hiring of teachers referred by this section to school authorities for consideration and possible selection. During the intervening months, July to December, 1949, these results have grown steadily in proportions, reflecting an increasing usefulness of this form of employment service action. A tabulation of the tangible results shown is as follows:

Teacher Placement Transactions
Calendar Year 1949

Teachers Registered		Placements Recorded					Men	Women	Total
Total	Veteran	High School	Grade School	Rural School	Superintendent	Principal			
485	169	95	94	50	14	6	106	153	259

Of the total placements 61 were veterans from the military service.

Reception of this added feature of employment service, by teachers desiring a new position or wishing to secure employment in better keeping with their experience and talents, and by school authorities responsible for securing adequately trained individuals for teaching, has been cordial, co-operative, and in many instances verging upon enthusiastic. There appears to be a broad field for usefulness of the teacher placement section. So far the field has only been explored, in years to come the convenience of a central pool of available teachers and the attendant central records of teacher positions open should result in a steadily growing record of accomplishment.

Techniques employed in the general field of employment service, particularly in the placement of applicants in professional and managerial occupations and in the very exacting sales and service occupations, are generally adaptable to the selection and referral of teacher applicants to teacher job openings. The teacher section operates on a slightly different pattern, in that the registrations and the job openings are collected into the one file for the entire state instead of being distributed on a geographic basis determined by the locality of the job and the residence of the ap-

Table 105—PLACEMENTS—BY INDUSTRY

By Office — Fiscal 1949

Offices	Agri.	Forestry Fishing	Mining	Const.	Mfg.	R.R.	Other Pub. Util.	Trade	Ins. & Real Est.	Service	House- Hold	Gov't.	Total
Anaconda	39	1	---	3	276	4	5	7	---	6	1	13	355
Baker	285	---	---	75	---	---	---	---	1	---	---	---	362
Billings	695	---	4	386	202	55	46	1,332	44	230	791	36	3,821
Bozeman	1,421	---	2	394	517	82	10	434	11	249	216	86	3,422
Butte	653	19	521	106	8	51	1	94	---	212	---	9	1,475
Chinook	429	---	---	74	34	---	---	---	3	7	15	5	1,572
Columbia Falls	11	---	1	1,293	840	---	14	32	3	38	15	120	2,359
Conrad	453	---	4	47	25	---	14	37	---	---	---	---	2,597
Cut Bank	31	---	---	17	3	---	14	9	---	42	18	10	144
Deer Lodge	294	---	61	34	47	27	6	16	---	25	10	20	565
Dillon	544	---	10	128	6	134	---	104	1	21	43	37	934
Forsyth	271	---	---	36	---	15	---	36	---	14	27	36	576
Fort Benton	785	---	---	206	---	---	---	23	---	45	42	50	922
Glasgow	340	2	3	201	15	21	51	80	2	12	27	36	857
Glendive	267	---	13	156	3	---	4	22	37	289	94	111	3,729
Great Falls	1,078	2	---	182	528	370	117	934	2	23	29	35	2,086
Hamilton	1,769	2	---	36	36	---	2	12	---	14	---	---	3,665
Hardin	244	---	2	52	4	---	18	261	2	34	27	13	1,055
Havre	499	---	---	95	4	111	11	153	28	267	147	186	3,385
Helena	813	17	623	548	556	47	33	208	6	101	64	31	1,287
Kalispell	249	38	---	220	264	73	23	90	7	18	16	---	1,600
Lewistown	249	8	---	75	110	2	---	---	---	20	---	---	248
Libby	9	43	6	61	74	21	22	3	---	18	71	3	1,174
Livingston	488	11	2	163	2	116	28	188	15	70	4	14	1,372
Maltby	211	---	---	75	20	---	1	19	1	21	---	20	372
Miles City	534	3	---	403	8	339	23	281	8	78	41	29	1,747
Missoula	1,245	22	54	301	500	296	35	369	28	406	175	22	3,453
Pleantywood	241	---	---	2	1	---	11	14	2	21	---	4	266
Polsko	469	---	---	121	65	---	---	17	1	22	18	26	750
Red Lodge	64	1	1	36	19	---	5	34	1	21	---	20	192
Rundup	34	---	---	29	7	1	---	---	---	6	---	2	90
Scobey	322	---	---	65	---	---	---	6	---	---	---	---	393
Shelby	624	---	2	327	31	72	66	100	3	36	84	34	1,379
Sidney	936	---	---	386	167	41	30	74	6	97	44	21	1,802
Thibault	24	55	---	53	205	---	55	53	1	21	7	32	506
Thompson Falls	842	---	1	27	---	---	2	---	---	31	2	9	987
Townsend	421	---	3	86	7	---	4	32	---	---	---	1	508
Wolf Point	---	---	---	---	---	---	---	---	---	---	---	---	---
Fiscal 49	17,883	225	1,323	6,524	4,585	1,879	623	5,089	214	2,589	2,031	1,117	44,082
Fiscal 48	7,921	255	888	6,081	4,729	1,862	742	4,584	195	2,718	1,542	937	32,491

plicant. Emphasis is constantly given, however, to the local aspects of teacher hiring. Local offices of the employment service are therefore expected to service their teacher employers and serve their teacher applicants on the same basis as other employers and other applicants. Teacher applicants thus registered, and teacher openings located, are relayed to the teacher placement section for incorporation in the statewide pool of applicants and job openings involving teacher specifications.

The customary pattern of promotion in the profession is followed and the teacher placement section adheres to the established employment service policy of endeavoring to provide the best qualified applicants for given openings. Hiring of the applicants is entirely at the discretion of the school authorities, the function of the service extends only to the selection and referral of qualified persons for consideration. Use of the teacher placement service, by teacher applicants as well as by school hiring authorities, is voluntary and optional.

War-Service Veterans Accorded Preference

War-Service Veterans receive preference in the matter of employment. This is a required item in the general program of the employment service, under provisions of the federal law and of Chapter 26, Session Laws of Montana, 1949. Application records of veterans with qualifying war service are identified in all offices, and are given first consideration with respect to job orders for which they qualify. Under the law a special measure of employment consideration is given disabled veterans.

The accompanying tabulation presents the statistics of employment service transactions affecting veterans for the calendar year 1949, broken down by local offices at which the transactions occurred. Placements given are for industry only, figures on agricultural placement of veterans being unavailable.

Emphatic recognition is given each year in Montana to the objectives of "National Employ the Physically Handicapped Week" and in this the disabled veterans share extensively. In concert with the nationwide drive the interested agencies and organizations of the state cooperate on a continuing basis to bring about the rehabilitation and employment of veterans and non-veterans bearing physical handicaps on equality with non-handicapped applicants, with due respect to physical requirements of the job and to experience and capability of the applicants.

In addition, the Veterans Employment Service of the United States Employment Service provides a state veterans employment representative and staff to cooperate with this Commission in effectively carrying out the program and to assist in promoting the employment of veterans, including the disabled. Veterans are given full advantage of all services available through the employment service offices, including priority in referral to jobs and

Table 106—JOB OPENINGS RECEIVED

(INDUSTRIAL)

By Office and Month — Fiscal 1949

Offices	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	Total
Anaconda	72	58	67	73	78	68	18	63	64	66	84	83	794
Baker	35	152	35	32	10	2	2	1	5	10	7	18	307
Billings	523	470	541	346	250	137	90	124	151	448	476	292	3,798
Bozeman	253	253	197	143	201	177	78	135	144	246	217	26	2,176
Butte	84	198	81	103	121	87	78	100	116	108	189	189	1,495
Chinook	31	68	31	34	19	9	7	3	77	127	123	34	290
Columbia Falls	450	476	539	205	89	94	34	36	77	151	144	164	2,469
Conrad	18	34	28	13	16	10	7	5	7	21	32	9	170
Cut Bank	22	32	14	12	20	3	3	3	6	18	35	10	144
Deer Lodge	46	92	105	169	48	23	12	17	28	24	57	23	644
Dillon	76	63	42	47	24	43	22	20	11	27	42	75	440
Forsyth	36	77	51	30	32	27	11	12	26	35	25	29	218
Fort Benton	11	23	58	5	12	11	11	5	14	19	15	29	892
Glasgow	132	77	103	63	61	11	7	12	45	101	146	134	948
Glendive	36	19	25	38	19	15	6	14	4	23	33	16	334
Great Falls	434	414	369	261	301	202	155	108	194	321	261	282	3,312
Hamilton	55	64	55	42	30	19	9	15	15	54	48	41	461
Hardin	15	21	9	27	30	19	9	2	5	32	46	10	171
Havre	103	90	57	46	46	10	23	22	2	54	122	92	749
Helena	341	231	399	276	235	82	124	146	197	287	361	352	3,091
Kalispell	279	226	192	106	109	14	18	33	44	71	108	17	1,317
Lewistown	148	62	98	83	29	25	18	6	23	57	73	38	360
Libby	13	29	43	61	8	17	19	11	5	63	51	27	247
Livingston	80	97	64	84	52	35	18	34	54	66	86	67	733
Malta	51	15	24	14	20	4	3	3	2	149	50	172	213
Miles City	197	186	201	217	99	87	36	37	71	199	153	172	1,505
Missoula	246	291	379	97	110	116	56	146	170	232	336	334	2,536
Pientywood	4	1	10	2	2	2	2	3	2	6	1	1	39
Polson	58	55	63	62	23	8	7	20	35	33	23	10	369
Red Lodge	37	38	37	11	8	7	5	5	12	10	30	19	219
Roundup	5	2	5	6	5	1	1	12	4	9	9	4	74
Scobey	7	4	2	4	20	6	2	2	6	4	10	2	77
Shelby	123	116	114	103	55	33	24	27	40	105	91	183	1,014
Sidney	242	69	86	148	54	40	18	51	39	126	86	14	1,033
Thompson Falls	63	31	42	37	10	---	15	17	57	71	99	81	573
Townsend	8	19	10	18	12	---	---	---	15	5	16	33	245
Wolf Point	44	33	33	18	10	11	5	10	15	34	16	36	242
Fiscal 49	4,368	4,163	4,209	3,029	2,268	1,350	947	1,260	1,721	3,161	3,509	3,400	33,385
Fiscal 48	4,057	4,141	3,802	3,301	2,410	1,508	1,395	1,395	2,425	3,168	3,720	3,215	34,537

preferential service to disabled veterans. Special employer relations activities are carried on to encourage employment of veterans and to obtain job openings to which they may be referred. A staff member in each local office is designated as veterans employment representative to further assure maximum effectiveness of the program for service to veterans.

EMPLOYMENT TRANSACTIONS AFFECTING VETERANS

Calendar Year 1949

	New Applications		Placement		Active File December 31
	Total	Disabled	Total	Disabled	
Anaconda	109	8	98	0	31
Baker*	55	2	105	0	...
Billings	867	72	1,210	77	334
Bozeman	404	44	652	37	70
Butte	354	5	438	4	209
Chinook*	78	...	19	0	...
Columbia Falls*	315	11	539	25	...
Conrad*	63	4	18	4	...
Cut Bank	187	5	79	0	67
Deer Lodge*	63	6	57	4	...
Dillon	90	1	191	1	37
Forsyth	119	1	126	0	15
Fort Benton	49	0	64	0	12
Glasgow	167	5	216	2	87
Glendive	77	14	55	2	40
Great Falls	915	67	961	30	342
Hamilton	132	4	204	4	134
Hardin*	76	...	82	0	...
Havre	209	11	387	17	122
Helena	579	78	1,112	90	171
Lewistown	176	26	166	11	58
Kalispell	900	52	399	14	443
Lewistown	176	26	166	11	58
Libby	128	15	118	4	93
Livingston	262	3	221	4	67
Malta	108	0	97	0	36
Miles City	220	15	422	4	109
Missoula	634	87	1,017	38	282
Plentywood*	34	1	4	0	...
Polson	227	14	105	1	128
Red Lodge	139	2	82	2	65
Roundup*	203	7	35	1	...
Scobey*	6	0	19	0	...
Shelby	120	13	216	7	44
Sidney	103	7	277	6	66
Thompson Falls	459	4	226	0	34
Townsend*	26	0	22	0	...
Wolf Point	151	4	80	1	40
Teacher Placement	87	...	45	...	30
Totals	8,891	588	10,165	390	3,167

* Operated part of 1949.

Table A. INDUSTRIAL EMPLOYMENT (Except Agriculture) IN MONTANA

Estimated by Months, Fiscal 1949
(in thousands)

INDUSTRY	1948												1949				June Average
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	Mar.	Apr.	May	June	
Total nonagricultural industries.....	148.9	150.3	151.4	149.6	149.4	147.7	137.1	135.5	137.7	143.8	147.2	150.9	137.7	143.8	147.2	150.9	145.8
Total manufacturing.....	19.4	19.5	19.6	20.1	19.7	18.3	16.0	15.9	15.9	16.3	17.2	18.4	15.9	16.3	17.2	18.4	18.0
Durable goods.....	12.2	12.1	12.1	11.7	11.8	11.0	9.5	9.4	9.5	9.5	10.3	11.3	9.5	9.5	10.3	11.3	10.9
Lumber and timber products.....	6.6	6.8	6.8	6.4	6.3	5.5	4.0	3.9	3.8	4.0	4.9	5.7	3.8	4.0	4.9	5.7	5.4
Primary metals and products.....	4.4	4.3	4.1	4.1	4.3	4.4	4.5	4.5	4.6	4.3	4.2	4.3	4.6	4.3	4.2	4.3	4.3
Iron, steel, stone, clay, etc.....	1.2	1.2	1.2	1.2	1.2	1.1	1.0	1.0	1.1	1.2	1.2	1.3	1.1	1.2	1.2	1.3	1.2
Nonurable goods.....	7.2	7.2	7.5	8.4	7.9	7.3	6.5	6.5	6.4	6.8	6.9	7.1	6.4	6.8	6.9	7.1	7.1
Food and kindred products.....	4.3	4.3	4.4	5.6	5.0	4.4	3.7	3.6	3.5	3.8	3.9	4.1	3.6	3.5	3.9	4.1	4.2
Printing and publishing.....	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
Petroleum, chemicals, apparel, etc.....	1.5	1.5	1.4	1.4	1.5	1.5	1.4	1.5	1.5	1.6	1.6	1.6	1.5	1.6	1.6	1.6	1.5
Total mining.....	10.2	10.1	10.1	10.2	10.4	10.6	10.6	10.5	10.7	10.8	10.5	10.0	10.7	10.8	10.5	10.0	10.4
Metal mining.....	7.2	7.1	7.0	7.0	7.3	7.5	7.7	7.8	8.0	8.2	7.8	7.3	8.0	8.2	7.8	7.3	7.5
Bituminous and soft coal mining.....	1.8	1.8	1.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9
Petroleum-natural gas production.....	1.6	1.6	1.5	1.6	1.6	1.5	1.4	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4
Quarrying and nonmetallic mining.....	.6	.6	.7	.6	.5	.6	.5	.5	.5	.5	.6	.6	.5	.5	.6	.6	0.6
Contract construction.....	11.2	11.9	11.6	10.7	10.3	8.9	6.0	5.9	7.0	10.0	11.6	12.2	7.0	10.0	11.6	12.2	9.8
Build. constr.-Gen. contractors.....	3.5	3.7	3.7	3.5	3.4	2.8	2.1	1.9	2.5	3.4	3.8	4.1	2.5	3.4	3.8	4.1	3.2
Gen. contractors, other than building.....	4.8	5.1	4.8	4.3	4.1	3.4	1.8	2.0	2.5	3.6	4.9	5.0	2.5	3.6	4.9	5.0	3.9
Special trade contractors.....	2.9	3.1	3.1	2.9	2.8	2.7	2.1	2.0	2.3	2.7	2.9	3.1	2.0	2.7	2.9	3.1	2.7
Total transportation and utilities.....	23.0	23.1	22.9	22.6	22.3	21.6	21.1	21.1	20.8	21.5	21.8	22.4	20.8	21.5	21.8	22.4	22.0
Interstate railroads.....	14.9	15.0	14.8	14.7	14.5	13.9	13.5	13.5	13.3	13.8	14.0	14.5	13.3	13.8	14.0	14.5	14.1
Transportation except railroads.....	3.5	3.5	3.5	3.3	3.2	3.2	3.1	3.0	3.0	3.2	3.2	3.3	3.0	3.2	3.2	3.3	3.3
Utilities including communication.....	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.6	4.5	4.5	4.6	4.6	4.5	4.5	4.6	4.6	4.6
Total trade.....	37.9	38.3	38.8	38.3	39.0	39.6	35.5	34.5	35.3	36.6	36.9	37.9	35.3	36.6	36.9	37.9	37.4
Wholesale trade.....	8.5	8.7	8.9	9.0	9.3	9.0	8.2	8.1	8.1	8.0	8.1	8.5	8.1	8.0	8.1	8.5	8.5
Retail trade.....	29.4	29.6	29.9	29.3	29.7	30.6	27.3	26.4	27.2	28.6	28.8	29.4	27.2	28.6	28.8	29.4	28.9
General merchandise and apparel.....	6.2	6.2	6.4	6.4	6.8	7.6	5.9	5.5	5.8	6.1	6.0	6.0	5.8	6.1	6.0	6.0	6.3
Food and liquor stores.....	3.7	3.8	3.9	3.7	3.8	3.9	3.5	3.5	3.5	3.7	3.6	3.7	3.5	3.7	3.6	3.7	3.7
Restaurants.....	8.6	8.7	8.6	8.0	8.0	7.8	7.2	6.9	7.2	7.8	8.1	8.4	7.2	7.8	8.1	8.4	7.9
Automotive and filling stations.....	4.5	4.5	4.5	4.5	4.5	4.6	4.5	4.4	4.5	4.6	4.7	4.8	4.5	4.6	4.7	4.8	4.5
Retail trade N.E.C.....	6.4	6.4	6.5	6.5	6.6	6.7	6.2	6.1	6.2	6.4	6.4	6.5	6.2	6.4	6.4	6.5	6.4
Finance, insurance and real estate.....	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.7	3.7	3.7	3.6	3.7	3.7	3.7	3.6
Total services and miscellaneous.....	18.2	18.3	18.5	17.8	17.7	17.7	17.5	17.3	17.6	18.1	18.6	19.6	17.6	18.1	18.6	19.6	18.1
Hotels, rooming houses, camps, etc.....	3.7	3.8	3.6	3.0	2.9	2.8	2.5	2.5	2.5	2.6	3.0	3.7	2.5	2.6	3.0	3.7	3.1
Personal services.....	2.6	2.5	2.6	2.5	2.5	2.4	2.3	2.3	2.4	2.5	2.5	2.6	2.4	2.5	2.5	2.6	2.5
Repair, professional, etc.....	11.9	12.0	12.3	12.3	12.3	12.5	12.7	12.5	12.7	13.0	13.1	13.3	12.7	13.0	13.1	13.3	12.6
Government.....	25.4	25.5	26.3	26.3	26.4	27.4	26.8	26.7	26.8	26.8	26.9	26.7	26.7	26.8	26.9	26.7	26.5
Federal.....	7.3	7.3	7.3	7.1	7.1	8.0	7.1	7.1	7.1	7.1	7.2	7.3	7.1	7.1	7.2	7.3	7.3
State and local.....	18.1	18.2	19.0	19.2	19.3	19.4	19.7	19.6	19.7	19.7	19.7	19.4	19.7	19.7	19.7	19.4	19.2

Table B. INDUSTRIAL EMPLOYMENT (Except Agriculture) IN MONTANA

Estimated by Months, Fiscal 1948
(in Thousands)

INDUSTRY	1947						1948					
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June Average
Total nonagricultural industries	142.0	142.0	141.0	141.6	141.2	141.7	134.4	132.0	133.2	137.1	140.6	145.8
Total manufacturing	19.4	19.5	19.2	20.1	19.7	19.1	17.5	16.8	16.7	16.6	17.5	18.7
Durable goods	12.0	11.8	11.6	11.4	11.3	11.1	10.9	10.5	10.3	9.9	10.7	11.6
Lumber and timber products	6.4	6.3	6.4	6.2	6.0	5.8	5.5	5.1	4.9	4.5	5.3	5.9
Primary metals and products	4.4	4.3	4.1	4.0	4.1	4.2	4.3	4.4	4.3	4.2	4.2	4.5
Iron, steel, stone, clay, etc.	1.2	1.2	1.1	1.2	1.2	1.1	1.1	1.0	1.1	1.2	1.2	1.1
Nonurable goods	7.4	7.7	7.6	8.7	8.4	8.0	6.6	6.3	6.4	6.7	6.8	7.1
Food and kindred products	4.6	4.9	4.8	6.0	5.7	5.3	3.8	3.6	3.7	3.8	4.0	4.2
Printing and publishing	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.3	1.3	1.4	1.4	1.5
Petroleum, chemicals, apparel, etc.	1.5	1.5	1.5	1.4	1.3	1.3	1.4	1.4	1.4	1.5	1.4	1.4
Total mining	9.4	9.4	9.3	9.7	10.1	10.3	10.1	9.9	10.0	10.0	10.0	10.2
Metal mining	6.6	6.4	6.3	6.6	6.9	7.1	7.1	7.2	7.2	7.1	7.1	7.2
Bituminous and soft coal mining	1.7	1.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9
Petroleum-natural gas production	1.5	1.5	1.4	1.5	1.6	1.6	1.4	1.3	1.3	1.4	1.5	1.5
Quarrying and nonmetallic mining	.6	.6	.6	.6	.6	.6	.6	.5	.5	.6	.6	.6
Contract construction	8.8	8.8	8.7	8.4	7.8	7.3	6.0	5.5	5.8	7.9	8.9	10.3
Build. constr.-Gen. contractors	3.3	3.4	3.4	3.3	3.1	3.1	2.3	1.9	2.0	2.7	3.1	3.3
Gen. contractors, other than building	3.1	2.8	2.7	2.6	2.3	1.9	1.6	1.6	1.7	2.8	3.3	3.3
Special trade contractors	2.4	2.6	2.6	2.5	2.4	2.3	2.1	2.0	2.1	2.4	2.5	2.7
Total transportation and utilities	23.3	22.8	22.5	22.3	22.2	21.9	21.4	21.2	21.3	21.7	21.8	22.6
Interstate railroads	15.7	15.1	14.9	14.8	14.6	14.4	14.2	14.0	14.0	14.3	14.2	14.7
Transportation except railroads	3.3	3.3	3.3	3.2	3.1	3.2	3.0	3.0	3.1	3.1	3.2	3.3
Utilities including communication	4.3	4.4	4.3	4.3	4.3	4.3	4.2	4.2	4.2	4.3	4.4	4.6
Total trade	35.6	36.2	35.9	36.0	36.2	37.2	34.9	34.1	34.5	35.3	36.1	36.9
Wholesale trade	7.9	8.0	7.8	8.2	8.1	8.0	8.0	7.8	7.7	7.9	7.9	8.1
Retail trade	27.7	28.2	28.1	27.8	28.1	29.2	26.9	26.3	26.8	27.4	28.2	28.8
General merchandise and apparel	5.7	5.7	6.0	6.1	6.5	7.2	5.9	5.7	5.9	6.1	6.2	6.1
Food and liquor stores	3.5	3.6	3.5	3.5	3.5	3.6	3.3	3.3	3.3	3.5	3.6	3.5
Restaurants	8.5	8.7	8.5	7.9	7.8	7.8	7.5	7.3	7.4	7.6	8.0	8.3
Automotive and filling stations	4.0	4.2	4.1	4.2	4.2	4.2	4.1	4.0	4.1	4.3	4.3	4.4
Retail trade N.E.C.	6.0	6.0	6.0	6.1	6.1	6.4	6.1	6.0	6.1	5.9	6.1	6.3
Finance, insurance and real estate	3.5	3.5	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.6	3.7
Total services and miscellaneous	17.8	17.9	17.8	17.3	17.4	17.3	16.2	16.2	16.3	16.8	17.1	17.9
Hotels, rooming houses, camps, etc.	3.6	3.7	3.5	2.7	2.7	2.6	2.2	2.2	2.2	2.5	2.7	2.9
Personal services	2.7	2.7	2.6	2.5	2.5	2.5	2.3	2.3	2.3	2.5	2.5	2.6
Repair, professional, etc.	11.5	11.5	11.7	12.1	12.2	12.2	11.7	11.7	11.8	11.8	11.9	11.8
Government	24.2	23.9	24.2	24.3	24.3	25.1	24.8	24.8	25.1	25.3	25.6	25.5
Federal	7.1	6.9	6.7	6.8	6.9	7.7	6.9	6.9	6.9	7.0	7.0	7.1
State and local	17.1	17.0	17.5	17.5	17.4	17.4	17.9	17.9	18.2	18.3	18.6	18.4

Table C-1—WAGES AND EMPLOYERS IN COVERED INDUSTRY

By Quarters and Industrial Classification — Fiscal 1949

Industrial Classification	Number of Covered Employers				Wages in Covered Employment				Total Fiscal Year
	1948				1949				
	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	
Agri and Forestry Services	9	9	9	9	\$ 31,779	\$ 14,714	\$ 9,840	\$ 27,046	\$ 83,379
Mining	410	417	363	386	\$ 8,853,964	\$ 9,602,636	\$ 8,923,715	\$ 9,385,796	\$ 36,766,111
Metal Mining	131	129	100	119	6,238,733	6,658,238	6,300,672	7,104,090	26,301,733
Coal Mining	31	41	43	29	745,277	953,866	1,027,326	630,468	3,356,937
Petroleum and Gas Production	218	216	199	205	1,346,565	1,490,778	1,109,375	1,113,367	5,060,085
Nonmetallic Mining and Quarrying	30	31	21	33	523,389	499,754	486,342	537,871	2,047,356
Contract Construction	1,017	975	862	1,032	\$ 9,135,233	\$ 8,380,471	\$ 4,963,714	\$ 9,136,216	\$ 31,615,634
Building	344	334	294	356	2,622,474	2,471,904	1,389,030	2,559,976	9,043,384
Other Than Building	185	174	144	193	4,312,531	3,647,636	2,040,795	4,335,303	14,356,265
Special Trade	488	467	424	483	2,200,228	2,260,931	1,533,889	2,220,937	8,215,985
Manufacturing	933	757	666	764	\$ 16,597,420	\$ 15,410,730	\$ 11,831,792	\$ 13,410,125	\$ 57,250,067
Food and Kindred	206	204	208	211	3,056,909	3,732,675	2,436,100	2,644,541	11,870,225
Textile and Women's Wear	4	4	4	4	5,214	4,264	3,330	5,337	18,145
Lumber and Timber	490	316	229	312	6,791,728	4,749,352	2,643,364	3,559,262	17,743,706
Furniture and Fixtures	11	11	9	10	72,900	70,577	46,228	54,926	244,631
Printing and Publishing	113	114	108	108	1,055,273	1,196,015	1,036,121	1,123,015	4,410,424
Chemicals	9	9	8	10	322,380	315,269	321,996	510,657	1,470,302
Petroleum	6	6	7	8	721,378	640,804	781,658	979,457	3,123,297
Leather and Products	4	3	4	4	8,436	6,894	6,064	7,366	28,760
Stone, Clay, Glass, Etc.	39	40	32	42	438,757	478,714	405,042	525,906	1,848,419
Primary and Fab. Metals	23	23	24	22	3,745,403	3,813,012	3,778,071	3,602,781	14,939,267
Machinery, Equipment, Toys	28	27	33	33	379,042	403,154	373,818	396,877	1,552,891
Transportation, Communication, Utilities	443	434	416	428	\$ 5,603,815	\$ 5,487,216	\$ 5,384,530	\$ 5,516,920	\$ 21,992,481
Interurban, Street Ry. and Bus	10	10	10	11	189,744	188,814	200,702	184,637	763,897
Trucking and Warehousing	255	248	225	235	1,240,249	1,167,641	1,009,422	1,195,894	4,613,206
Other Bus and Pipelines	67	67	73	67	702,882	666,079	656,268	590,783	2,616,012
Stockyards, Terminals, Air	33	32	29	35	127,527	132,387	103,807	125,203	488,924
Wire Communications	28	28	29	28	1,315,744	1,307,131	1,324,064	1,363,584	5,310,523
Light, Power, Gas	38	38	39	39	1,959,127	1,965,606	2,025,851	1,985,846	7,936,430
Water, Heat, Sanitation	12	11	11	13	63,682	64,418	64,416	70,973	263,489
Wholesale Trade	1,049	1,046	1,047	1,052	\$ 8,144,431	\$ 8,673,696	\$ 7,543,895	\$ 6,938,590	\$ 31,300,612

Table C-1—WAGES AND EMPLOYERS IN COVERED INDUSTRY—(Continued)

By Quarters and Industrial Classification — Fiscal 1949									
Number of Covered Employers				Wages in Covered Employment				Total	
				1948	1949	1st Quarter	2nd Quarter	Fiscal Year	
3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	1st Quarter	2nd Quarter	Fiscal Year	
Retail Trade									
4,818	4,680	4,569	4,709	\$14,116,550	\$16,184,484	\$13,987,737	\$14,207,551	\$ 58,496,322	
General Merchandise	323	306	321	2,370,979	2,892,972	2,727,179	2,702,583	10,193,713	
Food and Liquor Stores	742	712	716	1,833,883	1,949,747	1,833,721	1,849,792	7,469,143	
Automotive	332	334	336	2,513,247	3,247,955	2,573,954	2,785,543	11,126,219	
Apparel	261	261	263	575,789	788,878	562,874	609,108	2,537,649	
Retail Trade N. E. C.	1,055	1,039	1,050	2,515,515	3,172,738	2,401,475	2,689,587	10,983,592	
Eating and Drinking Places	1,671	1,536	1,601	3,680,213	3,561,283	3,189,805	3,480,435	13,912,186	
Filling Stations	439	412	422	618,024	570,914	494,729	590,433	2,274,120	
Finance, Insurance and Real Estate									
751	748	745	760	\$ 2,008,954	\$ 2,476,526	\$ 2,094,089	\$ 2,246,317	\$ 8,825,886	
Banks and Trusts	116	117	114	842,273	1,131,467	915,334	918,863	3,803,837	
Brokers	11	11	9	12,783	21,089	9,009	9,141	55,595	
Credit Agencies	50	56	59	154,290	172,276	163,565	169,341	656,471	
Insurance Carriers	75	74	77	434,459	477,275	469,338	519,170	1,909,739	
Insurance Agents	61	61	62	80,593	124,745	87,075	90,281	382,565	
Real Estate, Etc.	429	430	441	474,777	549,687	449,667	539,248	2,013,379	
Service Industries									
2,879	2,815	2,770	2,957	\$ 6,302,824	\$ 6,246,110	\$ 5,673,022	\$ 6,441,152	\$ 24,663,108	
Hotels, Rooming Houses, Camps	446	402	436	1,392,838	1,172,887	973,230	1,225,870	4,708,475	
Personal Services	527	525	525	1,157,668	1,186,585	1,017,230	1,155,791	4,508,913	
Non-personal Services	183	185	192	466,840	443,253	422,857	453,538	1,715,788	
Trade Schools, Etc.	16	14	16	58,300	83,224	75,428	77,258	317,561	
Auto Repair and Garages	383	379	365	798,706	847,821	751,020	772,258	3,177,562	
Hand Repair Trades	137	131	130	252,342	272,232	215,121	254,865	977,570	
Motion Pictures	89	91	92	246,437	284,223	263,559	273,655	1,042,874	
Amusement, Recreation	244	242	253	410,354	395,792	359,368	423,332	1,658,646	
Medical and Health	351	348	368	769,358	853,049	770,179	861,328	3,253,914	
Law Offices	163	159	162	104,180	123,124	114,969	115,739	458,012	
Professional and Social	38	33	39	171,788	148,042	151,829	208,217	679,876	
Non-Profit Membership Organization	302	304	306	532,163	565,558	559,401	596,695	2,253,817	
Establishments Not Classified									
25	25	15	27	\$ 30,701	\$ 23,504	\$ 23,878	\$ 51,985	\$ 130,068	
TOTAL—All Industries									
12,335	11,907	11,463	12,125	\$70,825,671	\$72,500,087	\$60,436,212	\$67,361,698	\$271,123,668	

Table C-2—MONTANA COVERED EMPLOYMENT

1939-1949

Number Subject Employers:

Year	Jan.-Feb.-Mch.	Apr.-May-June	July-Aug.-Sept.	Oct.-Nov.-Dec.	Average	Index 1939-100%
1940	9,021	9,194	9,120	9,182	9,129	103
1941	10,166	10,140	10,231	10,138	10,169	114
1942	10,122	10,040	9,829	9,235	9,807	110
1943	8,760	8,701	8,423	8,392	8,572	95
1944	8,092	8,164	8,308	8,403	8,242	93
1945	8,386	8,517	8,722	8,955	8,645	97
1946	9,142	9,708	10,281	10,533	9,921	111
1947	10,805	11,153	11,371	11,673	11,251	126
1948	11,869	12,166	12,351	12,523	12,227	137
1949	12,535	12,716	12,893	13,112	12,814	144

Number Employed (in thousands):

1939	60.5	68.1	73.1	71.5	68.3	100
1940	61.8	71.4	82.1	79.1	73.8	108
1941	76.0	75.6	82.6	80.8	77.1	111
1942	74.2	75.9	83.1	80.7	78.5	115
1943	72.3	73.7	75.3	75.3	74.1	109
1944	73.0	70.7	72.3	72.7	72.0	105
1945	69.0	71.0	72.0	74.7	71.7	105
1946	71.7	80.3	90.0	90.0	83.0	121
1947	84.1	88.8	97.2	97.0	91.8	134
1948	89.1	97.2	102.4	101.6	97.6	143
1949	90.9	101.3	*106.0	*106.0	101.0	147

Wages (in millions):

					Total	
1939	\$19.3	\$21.8	\$23.7	\$25.5	\$ 90.3	100
1940	21.8	24.8	26.7	27.9	101.1	112
1941	23.6	26.0	28.9	31.3	111.8	124
1942	28.2	29.3	35.6	37.0	130.1	144
1943	31.9	33.0	35.4	36.4	136.7	151
1944	33.2	33.2	34.8	37.2	138.4	153
1945	33.2	34.4	35.0	38.1	140.7	156
1946	35.6	40.5	46.8	50.2	173.1	192
1947	46.6	51.0	56.7	60.5	214.8	238
1948	54.7	58.9	70.8	72.0	256.4	284
1949	60.5	67.4	*75.1	*77.0	*280.0	310

Wage Average Per Worker:

1939	\$ 319	\$320	\$324	\$356	\$1,322	100
1940	353	348	325	353	1,358	103
1941	310	343	350	387	1,450	110
1942	380	387	428	458	1,657	125
1943	442	447	470	483	1,845	139
1944	455	469	480	511	1,917	145
1945	481	484	486	509	1,962	148
1946	497	504	520	558	2,085	157
1947	554	573	582	623	2,340	177
1948	614	605	691	709	2,617	197
1949	672	664	752	762	2,782	210

* Estimated.

PART III

Unemployment Compensation Division

Operations in the unemployment compensation division of this Commission consist of collecting payroll contributions from subject employers and processing benefit claims of unemployed workers—in conformity with the laws and regulations governing such procedures. This involves the creation and maintenance of the unemployment compensation trust fund, through contributions from employers, and the disbursement of benefits from that fund to qualified unemployed workers, through the receipt and processing of claims for such benefits.

During the fiscal year 1949 there has been a high level of employment in Montana, and with it has developed a larger measure of unemployment than had existed during previous post-war years. Along with the fact that there were more covered employers paying more wages to more employees than the state had previously known, was the fact that larger numbers of applicants for work were making applications for benefits pending the finding of jobs than had been noted since ending of hostilities in Japan four years before.

This was the continuation of a trend established in the earlier post-war years, reflecting the presence in Montana of a working force that was expanding at a pace more rapid than new jobs were developing and hence providing a heavier flow of claimants for benefits at the same time that total active employment was on the increase.

Trust Fund Continues to Grow

Despite the moderate increase in benefit payments from the fund in fiscal 1949, the reserve balance has continued to grow during the year. Payroll taxes of subject employers have shown a substantial increase, by comparison, over preceding years. This of course reflects the expanded payrolls resulting from maximum employment at pay rates at least equal to, and frequently greater than, those previously paid.

New Year's day of 1950 found a balance in this fund upward of \$31,000,000, highest level yet attained in nearly thirteen years of operation. One and one half millions of this gain had been made in the last half of the calendar year 1949. The first half of 1949 had added more than a million, the year 1948 had provided two and a half millions, while the year 1947 showed a balance increase of more than three and a half millions.

Time of Stabilized Balance Approaching

The period of rapid expansion of the fund resulted in large part from forces which no longer operate. We are drawing near to the creation of a closer balance between income and expendi-

OPERATIONS OF UNEMPLOYMENT COMPENSATION TRUST FUND

Summary of Transactions, 1936-1949

Calendar Year	Contributions from Employers	Benefits Paid
1936	\$ 539,593.54	\$ -----
1937	1,829,055.37	-----
1938	2,240,440.90	-----
1939	2,466,049.60	764,880.00
1940	2,788,307.48	3,147,254.07
1941	2,970,940.81	2,550,570.53
1942	3,385,328.39	1,224,808.50
1943	3,508,524.32	108,497.00
1944	3,503,296.50	96,833.00
1945	3,545,095.08	132,504.00
1946	4,353,675.19	1,089,357.03
1947	3,424,347.96	927,009.42
1948	3,874,194.35	1,270,136.78
1949 (first half)*	992,719.18	1,626,852.46
Totals	\$39,421,568.67	\$12,938,702.79

*Actually only one quarter's contribution, second quarter payments due after July 1.

Total Contributions	\$39,421,568.67
Penalty and Interest	\$ 11,182.48
Interest on Fund	3,018,136.86
Outstanding Benefit Checks	2,209.00
Total Income	\$42,453,097.01
Benefits Paid to June 30, 1949	\$12,938,702.79
Balance in Fund, June 30, 1949	\$29,514,394.22

— o —

Transactions, Fiscal 1949

Balance in Fund, June 30, 1948	\$26,835,468.50
Receipts:	
Contributions, 7-1-48 to 6-30-49	\$4,000,260.73
*Penalty and Interest	3,990.74
Interest on Fund	588,451.68
	\$ 4,592,703.15
	\$31,428,171.65
Disbursements:	
Benefits Paid	\$1,920,307.43
Less Refunds	6,530.00
	\$ 1,913,777.43
Balance in Fund, June 30, 1949	\$29,514,394.22

*Penalty and Interest account of \$3,990.74 transferred to Administration Fund after June 30, 1949.

— o —

Transactions, First Half of Fiscal 1950

Balance in Fund, June 30, 1949	\$29,514,394.22
Receipts:	
Contributions, 7-1-49 to 12-31-49	\$2,301,197.64
Interest and Penalty	2,813.35
Interest on Fund	318,641.64
	\$ 2,622,652.63
Total	\$32,137,046.85
Disbursements:	
Net Benefits Paid	\$1,041,619.12
Penalty and Interest Transferred to Administration Fund	3,990.74
	\$ 1,045,609.86
Balance in Fund December 31, 1949	\$31,091,436.99

ture affecting this fund. During the post-war years the federal government provided unemployment benefits to ex-servicemen in the form of readjustment allowances. More than fourteen millions of dollars from this source were paid to Montana residents up to June 30, 1949.

Another factor in building up the comfortable reserve in the fund was the steady plurality of contributions over benefits during war time. Income remained fairly constant while claims volume sank to virtually nothing, thus building up the reserve fund by more than ten millions of dollars in the 1942-45 period. The condition of maximum employment which marked the war era, and which was responsible for a low claims volume during that time, vanished with the ending of hostilities.

The readjustment allowance program picked up where war left off, but payment of these service benefits expired last July for all but a small percentage of discharged veterans. These allowances were, and are, a specialized form of unemployment insurance which supplants payment from state funds during the period covered for their recipients. Now these two vital factors in the growth of Montana's trust fund for unemployment compensation are no longer operative.

Obviously that will tend to stabilize the reserve fund. It has flourished during the eight-year period to an extent beyond early expectations and is now strongly fortified. The years ahead appear likely to bring payments from the fund into a relative balance with the income—they may even dip into that reserve on occasion. That is exactly the purpose of the reserve, to accumulate funds during periods of maximum wage totals with which to supplement earnings during months or years when they grow thinner.

Experience Rating and Benefit Provisions Affect the Fund

Other factors which will have a bearing in reducing the spread between income and outgo of the fund are: adoption in 1947 of the experience rating provisions of the law, which reduces the net tax collections by one-third from the previous rate; and amendments in 1949 which increase the maximum benefits by two dollars a week and the maximum duration of benefits by two weeks.

All of these factors have a tendency to equalize the ebb and flow of the unemployment compensation fund. During the fiscal years of 1940 and 1941, before the war affected employment conditions and before the adoption of most of the equalizing provisions in the law, the total of benefit payments approximately equalled the income from contributions. It is not inconceivable that the same situation may recur at some time in the future, and such a possibility is recognized and provided for in other provisions of the unemployment insurance system. It is the responsibility of the Commission to keep the Governor advised of any conditions which might arise to warrant action under such provisions.

Substantial Reserve Not Threatened

Present dimensions of the fund, along with its interest earning of half a million dollars a year, provide assurance that no fear of a damaging drain upon the fund need be entertained now. The present law provides, further, against such a contingency by requiring that whenever the fund sinks below eighteen millions of dollars the contribution rates will automatically return to their original level of 2.7 percent and continue at that level until the fund has recovered to a balance of twenty-two millions.

Accompanying tabulations drawn from the records of the Commission present substantial material for study by those interested in the statistics of employment, wages, types of industry operating in the state, distribution of contributions and of wages by industry, variations in employer experience, operations of the rating provisions in the law, and transactions concerned with the trust fund for payment of unemployment compensation benefits.

Operations of U. C. Trust Fund

Financial history of the Commission is reflected in the tabulation of this title. Collections of contributions and payments of benefits are ranged in a fashion for easy study. It should be borne in mind that only a fractional tax was imposed on payrolls in the first years of operation, and that payment of benefits did not begin until July 1, 1939. The shrinkage of claims traffic during war years is graphically reflected in the tabulation, and the break in employer contributions from 1946 to 1947 illustrates the effect of adoption of experience rating as a means for determining the tax.

Effect of the payment of readjustment allowances to returning veterans is reflected in the levels of Montana fund withdrawals for the years 1946, 1947 and 1948, when they reached about a million dollars a year, running only 30 to 40 per cent of the withdrawals

WAGES AND CONTRIBUTIONS

By Major Industrial Groups — Fiscal 1949

Industry	Total Payroll	Per-cent	Taxable Wage	Per-cent	Contributions	Per-cent
Forestry, Fishing	\$ 83,379	00.03	\$ 82,029	00.03	\$ 1,845	00.04
Mining	36,766,111	13.6	31,477,990	13.1	517,168	12.4
Construction	31,615,634	11.7	29,091,789	12.1	664,096	15.9
Manufacturing	57,250,080	21.1	51,788,825	21.6	893,103	21.4
Transportation, Etc. .	21,992,484	8.1	19,173,842	8.0	302,568	7.3
Trade	89,796,934	33.1	77,823,482	32.5	1,272,354	30.5
Finance, Etc.	8,825,887	3.3	7,198,556	3.0	107,798	2.6
Service Industries	24,683,107	9.1	22,700,539	9.5	403,150	9.7
Other	130,068	00.05	124,373	00.05	3,153	00.08
All Industries, 1949	\$271,143,684		\$239,461,425		\$ 4,165,235	
All Industries, 1948	\$229,728,622		\$208,919,918		\$ 3,642,205	

prior to the war. For 1949 the first half shows a decided upswing and the second half brings its total to more than two and a half millions, a precursor of benefit claim increases which may be expected for 1950 and years following.

Covered Industry Studies

Compilations regarding wages paid in covered industry, number of employers subject to the provisions of the unemployment compensation law, number of their employees, and wages paid by quarters, years, and industries, present a clear picture of this phase of the state's employment economics.

These tables reflect again the seasonal nature of employment in the state. The first quarter of each year is the low period for number of persons employed and for total of wages paid. It is during that period that the outdoor industries, including various forms of construction, maintenance, improvement, production of timber, processing of food, and other activities, are at a low ebb; and it is during that period that the unemployment insurance claims rise to their greatest volume. The second quarter of each year gives rise to the upward trend in gainful employment which reaches its height during the third and fourth calendar quarters.

This pattern of seasonality is not apparent in the collections record by quarters, since the collections are received for a preceding period, and appear in a sequence retarded by that time lag. There is also an equalizing effect from delays in the payment of employer accounts, shifting the figures from one quarter into the next.

Montana Employment Totals Mount

Growth of Montana's employment figures, with respect to number of workers and number of employing units, is also portrayed in this series of tables. The number of covered employers has expanded from nine thousand in 1940 to more than thirteen

**Table C-3—SUMMARY OF SUBJECT EMPLOYER
ACCOUNT TRANSACTIONS**

Quarter Ending	1946, 1947, 1948, 1949				
	Change of Ownership	Ceased Employment	Resumed Employment	New Accounts	Active Employers
March 31, 1946	382	144	130	201	9,142
June 30	462	179	239	506	9,708
Sept. 30	398	182	186	569	10,281
December 31	322	189	103	338	10,533
March 31, 1947	334	203	87	388	10,805
June 30	481	220	165	403	11,153
Sept. 30	448	401	140	479	11,371
December 31	473	302	127	477	11,673
March 31, 1948	419	269	91	373	11,868
June 30	461	330	131	497	12,166
Sept. 30	334	275	98	362	12,351
December 31	384	332	86	418	12,523
March 31, 1949	309	499	55	450	12,535
June 30	423	373	175	379	12,716
Sept. 30	316	399	93	483	12,893
December 31	344	432	135	516	13,112

thousand in 1949; the number of wage earners reported has increased from sixty-eight thousand in 1939 to more than one hundred thousand in 1949.

Wages reported by covered employers are tabulated for each of fifty principal industries operating in the state, for the four quarters of fiscal 1949. The number of employers subject in each of these industrial classifications is also shown.

Experience Rating Reduces Tax Total One-Third

Experience rating as a basis for levying the payroll tax for each individual employer became effective with amendments to the basic law in 1947. In effect it provides a horizontal reduction in the contribution rate from the universal 2.7 percent which previously prevailed, to an adjustment calculated to yield 1.8 percent upon the total covered wages in all subject industries and their units.

Reductions in rates are allocated on the basis of three factors set up in the law—age in years of the employing unit as measured by its subjectivity, percentage of decline in the annual payroll of

Table E-1—EXPERIENCE RATING ARRAY

Group	Points Scored	1950 Tax Year		Group Total	Contribution Rate %	Potential Tax Yield
		Number of Employers	Taxable Wages			
1	30	1,494	\$14,553,067	\$14,553,067	1.0	\$ 145,530.67
2	29	727	13,541,493	122,962,130	1.5	1,844,431.96
	28	651	14,335,170			
	27	454	60,931,590			
	26	425	12,516,677			
	25	306	8,270,410			
	24	333	13,366,787			
3	23	240	5,380,714	34,243,719	2.0	694,874.39
	22	272	4,533,753			
	21	186	7,794,933			
	20	538	10,662,028			
	19	247	5,872,290			
4	18	215	4,712,773	13,453,443	2.5	336,336.08
	17	159	2,300,039			
	16	107	1,285,509			
	15	84	1,888,583			
	14	80	1,158,653			
	13	52	758,619			
	12	40	226,953			
	11	38	334,390			
	10	38	359,463			
	9	12	57,561			
	8	18	141,804			
	7	6	37,903			
	6	11	65,690			
	5	8	47,614			
	4	4	20,473			
	3	3	3,285			
	2	3	4,095			
	1	3	48,155			
	0	3	1,875			
Chargebacks Exceed Contrib.		1,015	\$11,417,286	\$48,709,961	2.7	\$1,315,168.96
Ineligible Age Factor		6,406	\$37,292,674			
TOTALS		14,178	\$233,922,322			\$4,326,342.06

the establishment, and ratio of benefit payments for former employees to the amount of contributions during a designated period. With these three factors as a guide the tax rate of the employing concern or individual is fixed at one of the five prescribed rates—one percent, one and one-half percent, two percent, two and one-half percent, or two and seven-tenths percent.

How Rates Are Computed

For purposes of fixing these rates for 1950 the taxable payrolls of the employing units for three fiscal years become the basis. Contributions during fiscal 1947, 1948 and 1949 and benefit payments made to former employees during that same period are used to fix the ratio between these two factors. Payroll decline is ascertained from the total payrolls of the fiscal years 1947, 1948 and 1949. Age of the employing unit is reckoned in the number of years during which it has been a contributor to the fund. There must have been at least five such years, and three of them must have been the fiscal years 1947, 1948 and 1949.

These factors are then rated for each employer unit's experience. Ten is the highest attainable score in each section, and zero is the lowest. Highest score is thereby fixed at 30, and all employers falling into this bracket are lumped in the top group, followed by employers rating 29, 28, 27 and so forth.

Employing units whose age factors fail to satisfy the requirement of the law for rating purposes are automatically placed in the fixed rate class at 2.7 percent. Those firms whose chargeback of benefits to former employees exceeds the amount of contribution in the three rate years also fall automatically into the 2.7 percent class.

Law Fixes 2.7% Class

The 2.7 percent taxpaying class is therefore fixed by law. The group attaining highest possible rating, scoring 30 points, earns the lowest tax-rate for contributions to the fund. The employing units falling between these two extremes are then so divided, by mathematical determination of cut-off, that the total potential tax yield from the complete array will approximate 1.8 percent of the total taxable wages as shown to have been paid during the taxable payroll year. The array for the tax year 1950 is shown in an accompanying table.

Another table breaks down the subject employing units on the basis of the amount of their payroll, individually, and the rate of tax applied. This study discloses that for the tax year 1949 more than one-third of the accounts were not eligible for rating, while nearly two-thirds qualified for rating consideration. It also presents an interesting correlation on the size of payrolls. Three-fourths of the unrated accounts had a payroll of less than \$5,000; one-third of those rated were also in that payroll group. A majority of those employers paying \$50,000 or more in wages each year are in the 1.5 percent rate class; all employers with payrolls in excess of one million dollars fall into that 1.5 percent class.

Table E-2—EXPERIENCE RATING ACCOUNTS

Classified by Contribution Rates and Size of Taxable Payroll

Calendar 1949

	Unrated		Rated					All Accounts
	Insufficient Experience	Accounts	1.0%	1.5%	2.0%	2.5%	2.7%	
Taxable Wages								
Less than \$5,000	3,591	3,863	1,234	988	620	373	468	7,274
\$5,000 to \$9,999	667	1,665	684	424	293	139	125	2,332
\$10,000 to \$19,999	350	1,172	422	345	232	117	56	1,522
\$20,000 to \$49,999	176	812	292	329	108	59	24	988
\$50,000 to \$99,999	60	286	70	157	32	20	7	346
\$100,000 to \$999,999	18	219	18	152	24	18	7	237
\$1,000,000 and over	0	8	0	8	0	0	0	8
Totals	4,862	7,845	2,720	2,403	1,309	726	687	12,707

Classification Basis: Taxable Payroll for 12 Months Ending June 30, 1948

Contribution Rates Applicable to Taxable Wages in 1949

Number of Accounts is as of January 1, 1949

Table 4—NET CONTRIBUTION PAYMENTS BY EMPLOYERS

Month	As Deposited with State Treasurer									
	1941	1942	1943	1944	1945	1946	1947	1948	1949	
January	\$ 447,146.40	\$ 266,647.61	\$ 331,025.55	\$ 381,271.95	\$ 605,887.70	\$ 368,215.71	\$ 693,321.17	\$ 324,700.44	\$ 315,282.77	
February	302,370.25	515,592.33	568,640.68	472,592.89	243,288.06	483,088.86	422,645.07	494,622.69	579,127.83	
March	25,577.16	14,951.95	12,661.93	8,259.42	5,109.94	7,926.84	10,243.11	21,193.56	41,334.42	
1st Quarter Total	\$ 775,093.81	\$ 797,191.89	\$ 912,328.16	\$ 862,164.26	\$ 854,285.70	\$ 859,231.41	\$ 1,126,209.35	\$ 840,516.69	\$ 935,745.02	
April	\$ 198,298.82	\$ 300,195.44	\$ 651,773.79	\$ 338,924.24	\$ 607,280.01	\$ 461,367.18	\$ 278,583.72	\$ 259,191.04	\$ 681,209.91	
May	447,427.05	445,593.29	221,861.79	530,243.31	270,550.78	492,943.03	502,396.90	643,463.61	304,404.89	
June	23,406.95	18,568.92	7,425.85	7,152.79	7,197.16	6,104.87	4,929.06	20,636.55	10,617.53	
2nd Quarter Total	\$ 669,133.22	\$ 764,357.65	\$ 881,061.43	\$ 876,320.34	\$ 885,027.94	\$ 960,415.06	\$ 785,909.68	\$ 923,291.20	\$ 996,232.33	
July	\$ 212,698.24	\$ 527,406.69	\$ 302,611.81	\$ 618,428.87	\$ 652,131.41	\$ 666,171.16	\$ 412,408.21	\$ 376,859.96	\$ 311,034.40	
August	449,234.95	264,146.41	580,552.99	273,480.77	247,544.92	398,893.39	436,255.29	571,574.31	825,030.53	
September	15,927.04	14,769.78	9,464.29	7,176.75	5,735.85	13,725.80	10,502.82	58,887.08	13,884.08	
3rd Quarter Total	\$ 777,860.23	\$ 806,322.88	\$ 892,629.09	\$ 899,086.39	\$ 905,412.18	\$ 1,078,790.35	\$ 859,166.32	\$ 1,007,321.35	\$ 1,149,949.01	
October	\$ 393,830.82	\$ 318,755.97	\$ 347,022.16	\$ 361,251.05	\$ 603,095.75	\$ 457,316.01	\$ 322,681.26	\$ 310,071.68	\$ 442,950.42	
November	374,030.53	607,029.34	540,036.47	515,309.43	283,858.87	698,370.78	581,618.71	731,636.68	683,391.01	
December	26,184.55	12,180.94	10,236.72	9,027.16	13,067.86	13,415.86	23,774.14	21,475.19	27,638.76	
4th Quarter Total	\$ 794,046.10	\$ 937,966.25	\$ 897,295.35	\$ 885,587.64	\$ 900,022.48	\$ 1,169,102.65	\$ 928,074.11	\$ 1,063,183.55	\$ 1,153,980.19	
Yearly Total	\$2,966,133.36	\$3,305,838.67	\$3,583,314.03	\$3,523,158.63	\$3,544,748.30	\$4,067,539.49	\$3,699,359.46	\$3,834,312.79	\$4,235,906.55	
Net Contributions 1937, 1938, 1939 and 1940:	\$7,409,204.59, after remittance of \$1,049,648.09 to Railroad Retirement Board.									

Total Net Contribution Payments through December 31, 1949

\$41,219,163.96

BENEFIT PAYMENTS INCREASE IN 1949

Payment of benefits from the unemployment compensation trust fund during the fiscal year 1949 amounted to nearly two millions of dollars, approximately \$650,000 more than the benefit payments of the preceding period. This represented in part an upward swing resulting from the greater number of employees working in covered employment and the prevalence of more employment in seasonal activities such as construction. It resulted also, in part, from the fact that more and more of the veterans in employment were dependent upon unemployment compensation during their periods of unemployment, as their eligibility under the readjustment program had been used up.

Reference to Table 5 provides a picture of these payments by months, and gives data on the number of initial claims and of continued claims allowed and paid, also by months. As a basis for comparison the similar totals for the fiscal year 1948 are presented. The seasonal pattern of employment and unemployment in the state is aptly illustrated in this breakdown by months. Low point in the amount of benefit payments is reached in September and October, the months having the traditionally top number of workers engaged in employment. November and December present an increasing measure of unemployment, with a more pronounced rise in January, and top levels reached in February, March and April. From April to September the amounts paid out for benefits dwindle consistently, completing the cycle.

Heaviest filing of initial claims during the entire year occurred in January, also in line with the seasonal pattern. February had the largest number of first payments, signalling the establishment of the claim, serving of the waiting period, and completion of the first compensable week of unemployment under that claim. February also leads in waiting weeks reported. Leadership in number of compensable claims allowed, and in benefits paid, passes on to March, again in keeping with the seasonal employment pattern.

April in turn records the greatest number of exhaustions of benefit rights, closely followed by May and again by June. It requires a full twenty weeks to exhaust the benefits under a valid claim—18 weeks compensable plus two waiting weeks—so the April exhaustions apply to claims initiated in the preceding December, November, or earlier. Similarly the May exhaustions are of claims filed not later than in January, and the June expiration may date its initial claim as late as the previous February.

Residents of All Counties Receive Benefits

Distribution of the benefits by counties is presented in Table 6, combining also the distribution of readjustment allowances, both for unemployed and for self-employed veteran claimants. The amount by counties does not include that paid to claimants who have moved to another state, hence will not check with

Table 5—MONTANA U. C. CLAIMS AND BENEFITS

By Months — Fiscal 1949

Month	Initial Claims			Continued Claims				Benefit Payments			
	Allowed	Disal- lowed	Total	Ineli- gible	Waiting Period	Compen- sated	Total	First	Ex- hausted	Number Payments	Amount
July '48	245	45	290	208	49	3,176	3,330	202	145	3,176	\$ 48,700.00
August	176	21	197	162	54	2,548	2,550	178	159	2,548	40,311.00
September	166	23	189	88	34	2,105	2,114	158	107	2,105	33,769.00
October	248	34	282	98	61	1,972	1,867	174	83	1,972	32,305.97
November	440	42	482	130	130	2,445	2,605	250	90	2,445	40,327.00
December	1,550	93	1,643	294	381	5,924	6,597	736	166	5,924	99,146.00
January '49	3,043	183	3,226	607	646	11,894	14,516	1,871	240	11,894	199,400.00
February	2,713	192	2,905	714	1,001	20,366	21,727	2,866	238	20,366	337,725.00
March	1,474	155	1,629	1,383	767	26,280	25,606	1,999	470	26,280	433,255.00
April	1,160	121	1,281	799	347	18,660	19,652	1,010	569	18,660	323,993.00
May	606	57	663	559	202	11,455	11,540	587	542	11,455	197,977.96
June	885	64	949	391	184	8,405	8,598	557	520	8,405	145,449.50
Fiscal 1949	12,706	1,030	13,736	5,433	3,856	115,230	120,702	10,588	3,329	115,230	1,932,359.43
Fiscal 1948	9,255	1,086	10,341	4,369	2,312	81,115	88,088	7,766	2,655	81,115	\$1,279,878.31

Table 6—DISTRIBUTION OF BENEFITS AND ALLOWANCES—(Continued)

By Counties — Fiscal 1949

County	Checks Issued — Number				Checks Issued — Amount				Totals	
	Montana	Veteran	Self-Employed		Montana	Veteran	Self-Employed		Number	Amount
Meagher	214	200	26		\$ 3,688.00	\$ 3,958.00	\$ 2,360.00		440	\$ 10,006.00
Mineral	895	691	31		14,983.00	13,763.00	2,971.00		1,617	31,719.00
Missoula	8,304	6,079	185		139,522.00	121,901.33	17,299.00		14,568	277,842.33
Musselshell	2,094	851	21		38,156.00	16,794.00	1,896.00		2,966	56,846.00
Park	1,444	943	152		23,930.00	18,657.00	14,383.00		2,539	57,020.00
Petroleum	21	19	31		3,724.00	350.00	3,008.00		71	3,762.00
Phillips	1,495	1,032	278		23,772.00	20,578.00	26,585.00		2,805	70,895.00
Pondera	353	580	219		5,892.00	11,460.00	20,522.00		1,152	37,879.00
Powder River	55	78	73		11,954.00	1,537.00	6,740.00		206	9,176.00
Powell	715	198	46		3,951.00	3,951.00	4,402.00		959	20,307.00
Prairie	352	188	93		5,670.00	3,760.00	8,758.00		633	18,188.00
Ravalli	4,209	3,539	181		73,569.00	70,564.00	17,116.00		8,329	161,249.00
Richland	1,289	1,245	311		27,170.00	24,806.00	28,906.00		3,345	80,882.00
Rosevelt	433	1,275	167		10,567.00	25,443.00	43,524.00		2,375	79,534.00
Rosebud	410	603	150		6,617.00	16,045.00	15,031.00		1,372	37,693.00
Sanders	4,198	2,852	105		69,884.00	44,921.00	9,915.00		6,555	124,720.00
Sheridan	4,429	582	269		6,867.00	19,556.00	25,351.00		1,680	51,774.00
Silver Bow	12,427	3,226	71		199,430.00	64,217.00	6,756.00		15,464	270,403.00
Stillwater	267	160	270		4,211.00	3,177.00	25,463.00		697	32,851.00
Sweet Grass	268	110	61		4,555.00	2,146.00	5,607.00		439	12,308.00
Teton	526	466	238		8,583.00	9,286.00	22,665.00		1,229	40,534.00
Toole	380	519	128		6,028.00	10,279.00	11,841.00		1,027	28,148.00
Treasure	11	39	59		608.00	780.00	5,140.00		139	6,528.00
Valley	1,188	1,201	308		19,890.00	23,836.00	29,686.00		2,697	73,412.00
Wheatland	193	78	84		3,098.00	1,528.00	7,930.00		355	12,556.00
Wibaux	86	160	56		1,439.00	3,200.00	5,064.00		302	9,703.00
Yellowstone	4,698	3,281	406		79,197.00	65,293.00	38,255.00		8,385	182,745.00
Fiscal 1949	105,828	70,800	9,090		\$1,757,886.00	\$1,409,295.33	\$ 855,369.51		185,718	\$4,022,550.84
Fiscal 1948	74,646	78,437	15,051		\$1,172,455.00	\$1,562,469.47	\$1,424,967.00		168,134	\$4,159,891.47

some other reports of total benefits for the year. Neither does it include the inter-state payments made to current Montana residents whose wage credits have been earned in some other state.

Arranged in the sequence of largest payment by counties the listing appears as follows:

1. Flathead	\$ 581,433	29. Pondera	\$ 37,879
2. Cascade	283,392	30. Rosebud	37,693
3. Missoula	277,842	31. Dawson	34,318
4. Silver Bow	270,403	32. Stillwater	32,851
5. Lake	184,517	33. Mineral	31,719
6. Yellowstone	182,745	34. Beaverhead	29,556
7. Ravalli	161,249	35. Deer Lodge	28,348
8. Lewis and Clark	129,242	36. Toole	28,148
9. Sanders	124,720	37. Daniels	27,319
10. Lincoln	98,906	38. Fallon	27,190
11. Glacier	93,203	39. Jefferson	23,333
12. Carbon	87,648	40. McCone	21,169
13. Blaine	82,132	41. Granite	20,450
14. Richland	80,882	42. Powell	20,307
15. Roosevelt	79,534	43. Prairie	18,188
16. Valley	73,412	44. Broadwater	17,441
17. Phillips	70,895	45. Carter	16,198
18. Hill	67,165	46. Judith Basin	14,934
19. Big Horn	66,372	47. Wheatland	12,556
20. Gallatin	66,078	48. Sweet Grass	12,308
21. Fergus	65,421	49. Meagher	10,006
22. Park	57,020	50. Wibaux	9,703
23. Musselshell	56,846	51. Powder River	9,176
24. Sheridan	51,774	52. Garfield	8,807
25. Custer	45,873	53. Liberty	8,249
26. Madison	45,037	54. Golden Valley	6,723
27. Chouteau	43,416	55. Treasure	6,528
28. Teton	40,534	56. Petroleum	3,762

Reduced Proportion Exhaust Benefits

A comparison of the number of new claims received with the number of those claims exhausted by the drawing of the maximum number of benefit payments, for the past ten years, shows that a smaller percentage of claimants exhausted their benefit allotment in 1949 than the average for the period. Data on this study is presented in Table 7. Lowest rates of exhaustion were compiled in 1944 and 1946; highest in 1941 and 1940.

Total number of new claims filed in each year was at its peak during the first two years of the program's operation, 1940 and 1941, tapering off with some abruptness as the nation entered

the war period, subsequently showing the first notable increase in 1949. These figures have to do only with the claims chargeable to the Montana unemployment compensation funds and reflect to some degree the extent of impact which may be expected against that fund now that the readjustment allowance program has virtually expired and the war's stimulus to employment is no longer felt.

Women Comprise One-Fourth of Claim Load

Out of nearly 20,000 new and additional claims received for determination with respect to Montana eligibility, approximately 5,000 were from women claimants, as revealed by Table 8 for the fiscal year 1949. This compilation details the number of initial and number of new claims received each month, and the number of each that were filed by women. The familiar pattern of seasonal employment is apparent in the trend of these figures by months. In addition the breakdown reveals that women comprise a heavier proportion of the total claims load during the summer months than in the winter period. In August and again in October the proportion was nearly fifty percent women, dropping abruptly in December to eleven percent.

Percentage of women was slightly higher in 1949 than in two of the three preceding years for which such figures are available, but was correspondingly lower than the proportion for 1947.

A related study is provided in Table 12, which gives the number and amount of benefit payments made from the fund during the year and breaks this down with respect to the amount and number of payments to women. In the matter of payments actually made to claimants found eligible it is shown that more than fifty percent went to women during the months of July to November, inclusive, and the proportion of total paid out to women claimants rose above the 25 percent obtaining in strictly

Table 7—CLAIMANTS EXHAUSTING BENEFITS

Fiscal Year	New Claims	Claims Exhausted	Percent
1940	27,385	9,578	35.1
1941	26,557	10,543	39.7
1942	16,805	5,668	33.1
1943	2,234	664	29.7
1944	1,110	193	17.4
1945	765	216	28.2
1946	9,875	1,772	17.9
1947	8,327	2,518	30.2
1948	7,819	2,679	34.3
1949	12,706	3,329	26.2
Total for 10 Years	113,583	37,160	32.7

initial claims. This would tend to show that women claimants found eligible remain unemployed over a longer time than is true with respect to male claimants.

Comparison of the 1948 figures with those for 1949 discloses that the proportion of women claimants and of payments made to women both were higher in the earlier year, being approximately one third of the total.

Table 8—INITIAL BENEFIT CLAIMS RECEIVED

By Months — Fiscal 1949

Month	New		Additional		All Initial		Percent Female
	Claims	Female	Claims	Female	Claims	Female	
July '48.....	271	113	173	44	444	157	35.4
August	198	98	156	67	354	165	46.6
September	199	82	134	50	333	132	39.6
October	324	152	156	64	480	216	48.0
November	667	184	390	77	1,057	261	24.7
December	1,838	232	1,028	92	2,866	324	11.3
January '49	3,752	856	785	123	4,537	979	21.6
February	2,316	651	432	76	2,748	727	26.5
March	1,436	384	919	252	2,355	636	27.0
April	1,234	378	704	199	1,938	577	29.8
May	618	212	395	83	1,013	295	29.1
June	998	402	514	125	1,512	527	34.9
Total	13,851	3,744	5,786	1,252	19,601	4,935	25.2

Comparison

Fiscal Year							
1943	2,638	.....	794	.....	3,432	.....	.....
1944	1,171	.....	163	.....	1,334	.....	.....
1945	909	.....	257	.....	1,166	.....	.....
1946	11,344	2,413	1,927	492	13,271	2,905	21.9
1947	9,343	2,669	3,637	946	12,980	3,615	27.9
1948	10,379	2,534	3,773	744	14,152	3,278	23.2
1949	13,851	3,744	5,786	1,252	19,601	4,935	25.2

READJUSTMENT ALLOWANCE PROGRAM NEARS END

Readjustment allowance payments to qualified, discharged servicemen is a function resting with this Commission by virtue of arrangements with the federal authorities. Funds for the disbursements are furnished from federal sources and the costs of the program are also reimbursed from the same sources. This serves to concentrate these various forms of unemployment insurance into the one operating agency and obviates the creation of separate machinery for the separate programs. As mentioned elsewhere in this report, the readjustment program reached its climax in July of 1949 and has since dwindled to a fraction of its previous dimensions.

During the fiscal year 1948 payments under the readjustment program in Montana totalled three millions of dollars; in fiscal 1949 it was two and a quarter millions. Legal termination of the program with respect to most veterans on July 25 last has thinned down the flow of claims to less than a third of the same period a year ago. An indication of this reduction the figures for the last five months of 1949, following the legal cut-off of continuing eligibility, and for the corresponding five months of 1948 are presented in a table supplementing that for the fiscal year 1949. Total payments for the five month period in 1949 are less than a third of those for the comparable period a year before.

The readjustment allowances are on a dual basis, being payable to unemployed veterans who qualify, or to self-employed veterans who are themselves in a business or farming project of their

READJUSTMENT ALLOWANCE CLAIMS

By Month and Type — Fiscal 1949

UNEMPLOYED						
Month	Initial and Additional	Continued	Number of Claimants	Female	Number of Payments	Amount Paid
July '48	278	1,499	533	28	1,405	\$ 27,890.00
August	267	964	381	34	974	19,334.00
September	212	867	403	38	827	16,509.00
October	233	611	240	21	580	11,556.00
November	732	1,249	486	18	1,084	21,546.00
December	2,649	6,465	2,237	19	5,645	112,425.00
January '49	2,458	13,723	4,106	27	12,358	246,273.00
February	1,526	16,082	4,787	42	16,011	319,031.00
March	1,161	15,753	4,720	44	16,336	325,516.00
April	586	8,826	3,167	34	8,712	173,130.00
May	498	3,914	1,493	27	4,034	79,859.00
June	965	3,200	1,080	36	3,022	60,042.00
Fiscal 1949	11,565	73,153	.. .	---	70,988	\$1,413,111.00
Fiscal 1948	13,637	81,056	.....	---	79,026	\$1,573,532.47

SELF-EMPLOYED

Month	Claims Received		Payments Made	
	Initial	Continued	Number	Amount
July '48	75	1,333	1,316	\$ 124,307.01
August	137	991	1,059	99,713.50
September	86	698	699	66,020.00
October	41	519	587	55,644.00
November	43	419	404	37,807.00
December	73	488	458	43,159.00
January '49	49	546	520	49,210.00
February	106	665	620	58,345.00
March	112	749	789	73,622.00
April	149	820	785	74,197.00
May	175	975	858	80,358.00
June	86	907	995	92,987.00
Fiscal 1949	1,132	9,110	9,090	\$ 855,369.51
Fiscal 1948	4,498	11,482	15,051	\$1,424,967.00

READJUSTMENT ALLOWANCE CLAIMS

August 1 - December 31, 1949

Month	Unemployed			Self-Employed		
	Initial and Additional	Number of Payments	Amount Paid	Initial	Number of Payments	Amount Paid
August	132	743	\$ 14,633	3	538	\$ 50,329
September	85	556	11,051	2	127	11,318
October	121	378	7,484	4	41	3,714
November	168	581	11,521	3	29	2,798
December	251	1,135	22,543	0	29	2,765
	757	3,393	67,232	12	764	70,924
Same Five Months, 1948	4,093	9,110	\$181,370	380	3,207	\$ 302,343

own and have not progressed to a self-sustaining basis. As this dual program fades away it is apparent that much of the burden carried in its unemployed section will transfer to the state unemployment compensation fund claims, as fully two-thirds of these veterans have earned qualifying wage credits in covered industry. Few, if any, of the self-employed veterans will so qualify. This would indicate approximately a million dollars of benefits paid from the readjustment allowance funds in fiscal 1949 will be found in the unemployment compensation fund withdrawals for fiscal 1950.

BENEFITS PAID ACROSS STATE LINES

Under the interstate benefit program the worker who earns wage credits in employment in Montana and then moves to another state is enabled to file claims for any benefits to which his wage history and present status with respect to employment may entitle him under the law. Such claims are presented to an office of the state employment service where he is residing and forwarded to the Montana central office for processing and possible payment from Montana funds on the same standards as apply to claims filed within Montana by unemployed workers.

The same interstate benefit program provides for filing of claims for unemployment benefits by workers currently residing in Montana whose wage credits indicate no eligibility for benefits under the Montana program but probability of eligibility under the laws of some other state or states where wage credits have been earned. Such claims are received at employment service offices in this state and forwarded direct to the state which appears to be liable under the interstate benefit program.

Table 9—INTERSTATE BENEFIT PAYMENTS

By States — Fiscal 1949

State	Number	Amount	State	Number	Amount
Alabama	21	378.00	Nebraska	76	1,176.00
Alaska	38	670.00	Nevada	211	3,441.00
Arizona	7	127.00	New Jersey	21	367.00
Arkansas	3	60.00	New Mexico	3	54.00
California	543	9,613.62	New York	74	1,407.00
Colorado	123	1,745.00	North Dakota	21	355.00
Connecticut	33	644.00	Ohio	1	16.00
Delaware	13	250.00	Oklahoma	50	947.00
District of Columbia ..	14	258.00	Oregon	775	13,152.00
Florida	95	1,514.00	Pennsylvania	16	308.00
Idaho	13	168.00	Rhode Island	3	60.00
Illinois	183	3,245.00	Tennessee	58	879.00
Indiana	82	1,171.00	Texas	125	2,167.00
Iowa	57	1,024.00	Utah	9	162.00
Kansas	92	1,543.00	Vermont	3	42.00
Louisiana	2	32.00	Virginia	7	91.00
Maryland	20	400.00	Washington	2,093	34,804.00
Massachusetts	10	185.00	West Virginia	5	65.00
Michigan	175	3,067.00	Wisconsin	1	13.00
Minnesota	12	173.31	Wyoming	272	4,621.00
Mississippi	9	176.00	Fiscal 1949 Total.....	5,525	93,405.93
Missouri	156	2,835.00	Fiscal 1948 Total.....	6,319	101,754.31

Experimental Arrangement Discarded

During fiscal 1949 Montana and 17 other states engaged in an experimental arrangement by which each of these states paid interstate claims against any one of the other 17 states direct, after determination of eligibility by the state concerned, and the advances so made were remunerated by the liable state at intervals. The experiment constituted an attempt to devise means for speeding up the payment of established benefits to unemployed persons residing in a state other than that in which their wage credits were earned. The experiment was concluded during 1949 and is no longer operative. It was designated as the "Interstate Arrangement" to distinguish it from the established "Interstate Benefit Plan."

Distribution of benefit payments as shown in Table 10 details by months the amounts of benefits paid through this Commission under both the Interstate Benefit Plan and the Interstate Arrangement for the fiscal year. In proportion to the sums paid to Montana residents on basis of Montana wage credits, the interstate payments represent less than ten percent, but are nevertheless a significant feature of this benefit system. It will be noted that advances approximating another four percent of the total outgo were made under the now inoperative Interstate Arrangement and were reimbursable to the Montana fund from the liable funds of those other states.

Table 10—DISTRIBUTION OF BENEFIT PAYMENTS

By Months — Fiscal 1949					
Month	Intrastate (Montana)	Interstate (IB)	Interstate (IA-Agent)	Interstate (IA-Liable)	Total
July '48	\$ 43,488.00	\$ 2,930.00	\$ 2,282.00	\$	\$ 48,700.00
August	34,350.00	1,913.00	4,058.00	.....	40,311.00
September	29,220.00	1,136.00	3,413.00	.....	33,769.00
October	25,382.00	1,672.97	5,251.00	2,652.00	34,957.97
November	33,493.00	2,294.00	4,540.00	4,182.00	44,509.00
December	86,946.00	4,227.00	7,973.00	.....	99,146.00
January '49	183,148.00	7,051.00	9,201.00	.....	199,400.00
February	314,091.00	9,500.00	14,134.00	3,972.00	341,697.00
March	397,818.00	20,652.00	14,785.00	4,782.00	438,037.00
April	298,391.00	17,217.00	8,385.00	.....	323,993.00
May	180,689.00	12,797.96	4,491.00	17,135.00	215,112.96
June	130,880.00	12,015.00	2,554.50	23,122.00	168,571.50
Grand Total	\$1,757,886.00	\$93,405.93	*\$81,067.50	\$55,845.00	\$1,988,204.43

* Advanced from Montana funds, reimbursed by liable state.

Where Montana Out-Migrants Go

Another study of the Interstate Benefit Payments, as given in Table 9, lists the number and amount of payments by states, paid out to migrant workers from Montana who qualified for benefits by earning wage credits while in this state. This gives an idea of the current residence of out-migrant workers from Montana. It reveals that the state of Washington leads in the number of Montana out-migrants with wage credits here. Oregon ranks second, California third, Wyoming fourth, Nevada fifth, Illinois sixth, Michigan seventh, Missouri eighth, Texas ninth, and Colorado tenth. No payments are listed as having been made to claimants residing in Georgia, Kentucky, Maine, New Hampshire, North Carolina, South Carolina, South Dakota, or Hawaii.

Comparison with the preceding period shows a decrease both in number of payments and amount of such payments during 1949, probably reflecting a lesser degree of worker migration from the state in 1949. The average benefit payment is also revealed to have increased in 1949 to \$17 from the \$16 average of the previous year.

Table 11—INTERSTATE CLAIMS

By Months — Fiscal 1949

(Montana Claims Submitted From Other States)

Month	Initial Claims		Continued Claims	
	Total	Female	Total	Female
July '48	50	25	547	247
August	29	14	180	82
September	33	12	125	49
October	50	15	165	50
November	91	26	273	84
December	141	27	497	152
January '49	313	106	1,667	581
February	210	67	1,913	629
March	176	68	1,858	653
April	214	86	1,905	760
May	145	55	983	506
June	205	90	991	546
Grand Total	1,657	591	11,104	4,339

C o m p a r i s o n

Fiscal Year				
1946	1,031	346	6,596	4,258
1947	1,182	424	7,081	2,840
1948	1,446	473	9,000	3,384
1949	1,657	591	11,104	4,339

Table 14—DISPOSITION OF APPEALS

Fiscal 1949

U. C. Claimants

	Deputy Decision	
	Reversed	Sustained
"Voluntary Quit" without good cause	4	5
Misconduct in connection with work	—	1
Refused suitable work referral or failed to apply for suitable work	4	6
Unable to work or not available for work	1	8
All other issues	3	3
Total	12	23

S. R. A. Claimants (Unemployed)

"Voluntary Quit" without good cause	2	1
Misconduct in connection with work	—	—
Refused suitable work referral or failed to apply for suitable work	—	6
Unable to work or not available for work	—	1
All other issues	—	—
Total	2	8

S. R. A. Claimants (Self-Employed)

Was Claimant Self-Employed	2	1
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Experience Rating Appeals—None received during Fiscal 1949.

Commission Appeals—No Commission appeal transactions during Fiscal 1949.

Table 14a

DISQUALIFICATIONS IMPOSED AND CLAIMS DENIED —

Fiscal 1949

Issue Involved	Claimant Disqualified	
	U. C.	S. R. A.
Voluntary Quit	343	193
Misconduct	25	7
Refusal of suitable work	529	349
Quit to be married	42	—
Labor dispute	—	11
Other	1	33
Total	940	593

Able to Work, Available for Work	603
	(Claims denied)

Interstate Claims, by Months

The figures on initial and continued interstate claims, received by months, from other states for consideration for Montana benefits, and broken down to show the number of such claims filed by women, are given in Table 11. Comparison of totals with those for previous years is also provided. The volume by months reflects again the preponderance of employment opportunities in the summer and fall months, and their scarcity during the winter and early spring. Women constitute a little more than one-third of the total number of claim-filers, a proportion which has been fairly constant through the years.

DISQUALIFICATIONS AND APPEALS

Disqualifications under provisions of the law were imposed upon 940 claimants for unemployment compensation and upon 593 claimants for servicemen's readjustment allowances during the fiscal year. In addition 603 claims were denied on grounds that the claimant was not able to work or was not available for work, under the law's terms. Tabulations of disqualifications and denials and the grounds for the action are given in Table 14-A.

Claimants or others affected by a decision or determination made by Commission personnel have the right of appeal to a tribunal set up for hearing such matters. The appeals procedure was invoked, according to Table 14, some 48 times during the year period; its hearings resulted in a reversal of the original finding in 16 cases and sustained the finding in 32. Provision is made in the Commission setup for appealing a decision of the tribunal to the Commission itself. This was not invoked during the fiscal year. Neither did any employer carry a decision before the appeals tribunal for hearing during that time.

Table 12—DISTRIBUTION OF BENEFITS

By Sex and Month — Fiscal 1949

Month	Eligible Claimants	Percent		Number and Amount of Benefits			
		Male	Female	Female	Total	Female	Female
July '48	1,034	447	587	57.6	3,176	1,899	\$ 27,345.00
August	852	366	486	57.7	2,548	1,568	23,421.00
September	669	258	411	60.1	2,105	1,308	19,916.00
October	615	262	353	57.4	1,971	1,305	20,718.00
November	844	410	434	51.4	2,439	1,388	22,120.00
December	2,013	1,471	542	26.9	5,906	2,011	32,721.00
January '49	3,920	3,188	732	18.7	11,894	3,092	49,589.00
February	6,109	4,893	1,216	19.9	20,366	3,951	58,487.00
March	7,013	5,452	1,561	22.3	26,280	5,905	88,039.00
April	5,566	4,193	1,373	24.6	18,660	5,256	80,911.00
May	3,921	2,631	1,290	32.9	11,455	4,133	63,401.62
June	2,721	1,643	1,078	39.6	8,405	3,567	56,009.00
Fiscal 1949	35,277	25,214	10,063	28.5	115,205	35,383	\$542,947.62
Fiscal 1948	27,266	17,692	9,538	34.8	91,115	29,433	\$420,404.00

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O. W. McINTYRE	Great Falls
JOHN F. M. TRAVIS	Havre
R. R. VELDMAN	Libby

Representing Employees:

W. A. BOYLE	Billings
JOHN H. DRISCOLL	Butte
MICHAEL J. LACEY	Butte
BRUCE I. STEINMETZ	Great Falls

Representing the Public:

JAMES V. BENNETT	Scobey
CLAUDE C. GRAY	Big Timber
MRS. ROBERT E. TOWLE	Helena
C. M. WALL	Helena

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